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ABSTRACT

This research report examines the need for consumer education programs for preschool children and describes preschool consumer education programs. A literature review of ERIC, CAIN (an agricultural index), Psychological Abstracts, Education Index, and the Canadian Education Index was conducted. Section one of the report provides an overview of consumer socialization. Families and schools have been identified as important influences in the consumer socialization of preschool children. Although most research focuses on consumer education in the secondary school, the research dealing with the preschool level supports the proposition that even young children are capable of learning consumer skills in a classroom setting. Section two discusses preschoolers' knowledge of the following consumer concepts: money, shopping, jobs and work, energy conservation, and television advertising. Section three contains a summary of the topics and concepts which researchers and program developers think appropriate for the preschool child. Section four contains brief summaries of currently available consumer education programs which have been developed for use with preschool children. Included are parent participation programs and classroom programs. Some consumer education materials were field tested with a small group of preschool children. An outline of the test program and of the results is included in section five. The report concludes with the names and addresses of resource persons and with a bibliography. (Author/RM)

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TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

CONSUMER EDUCATION FOR THE YOUNG CHILD

VOLUME 1: THEORY AND APPLICATIONS

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PREFACE

The objectives of this research were twofold. The first objective was to examine the need for consumer education programs for preschool children. The second objective was to compile a list of consumer education programs and resources currently available for preschool children for use in both the classroom and in the home.

For the purpose of this research, consumer education has been defined to include money and coin identification; buymanship skills; advertising; needs and wants; energy conservation; saving and banking concepts; and product safety. These concepts were chosen to provide some consistency between this research and previous research done in the field. Nutrition education has been deliberately omitted from this list. However, food purchasing has not been specifically excluded because it has generally been found that children's first consumer experiences often involve the purchase of food products.

In order to obtain literature on consumer education for preschool children, a comprehensive review of library materials was carried out using a computer search conducted by the McLaughlin Library, University of Guelph. The search involved the use of three computer data bases: CAIN (agricultural), ERIC (Educational Document Reproduction Service) and psychology abstracts. The time period for which the computer searched out relevant materials varied depending on the data base. For CAIN, the time period covered was 1970 to 1974; for ERIC, 1966 to May 1980; and for psychology abstracts, 1967 to April 1980. The literature review and the annotated bibliography developed from the materials obtained from the computer search should therefore be inclusive of materials produced over the last ten to fifteen years. Also searched

were the Current Index to Journals in Education (1969-1980), the Education Index (1959-80) and the Canadian Education Index (1965-80). The library of the Consumer Information Centre, Ontario Ministry of Consumer and Commercial Relations also provided resource materials.

To obtain information about existing preschool programs, letters were sent to various government departments which were in some way connected with consumer affairs or childhood education. Information was requested pertaining to program content and teaching techniques for consumer education for preschool children. This strategy was used to contact each province in Canada and each state in the United States. Responses to these letters were encouraging in that people were very interested in this new concept. However, very few of the government departments and consumer agencies in Canada or the U. S. are presently doing any work in this area. A review of the programs that are or have been in operation is contained in Section Three of this report.

Another aspect of this research has involved some testing of consumer education materials in the University of Guelph Preschool. A small group of children aged three to five were exposed to certain consumer concepts through formal classroom instruction. An outline of the test program and of the results are contained in this report.

Following this introduction, Section One of this report reviews the theory of consumer socialization and the implications of this theory for preschool consumer education. Section Two reviews the consumer skills and abilities of preschool children while Section Three looks at some of the concepts they are capable of learning. Section Four contains summaries of preschool consumer education programs that are currently available. A report of the testing done in the University of Guelph Preschool is contained in Section Five followed by a mailing list of the

contacts who were helpful in gathering this information and a list of references.

This project developed out of the mutual interests of staff of the Consumer Information Centre of the Ministry of Consumer and Commercial Relations and faculty and students in the Department of Consumer Studies, University of Guelph. The authors would like to thank the staff of the Consumer Information Centre and to especially express appreciation to Sarah Coombs and Mike Flynn for their direction and encouragement in carrying out this work. The opinions and shortcomings in the report are, however, exclusively those of the authors.

INTRODUCTION

The central objective of this research has been to look at the need for consumer education programs at the preschool level and to attempt to predict the success of these programs. A survey of the literature in this area revealed that very little empirical work has been reported. Some research has been done on consumer education at the kindergarten and early primary grade levels, but the focus has tended to be on consumer education at the high school level. This occurs in spite of the fact that it has been noted in the literature that adult consumer behaviour is influenced by early childhood learning experiences which suggests that training for the consumer role should begin at the earliest possible time in the child's life (Ward, 1980; Stampfl et al, 1978; Kourilsky, 1977).

When looking at the question of providing consumer education programs for preschool children, it is first necessary to look at the processes involved in acquiring consumer skills and behaviours. This should help to identify -- 1) the individuals or institutions involved in this teaching process, 2) specifically what materials or information contribute to this learning, and 3) how this information should be presented or transmitted in order to maximize the success of the education process. In looking at these questions, the literature in the area of the consumer socialization process will be the main source.

CONSUMER SOCIALIZATION: AN OVERVIEW

Consumer socialization has been defined by Ward as " . . . the continuous, ongoing process by which children learn skills, knowledge and attitudes relevant to their present and future behavior as consumers" (1980, p 185). This process involves interactions between socializing agents (such as television advertising and family) and children, resulting in the development of consumer skills such as the ability to handle money and to understand television commercials (Ward, Wackman and Wartella, 1977). Ward, Wackman and Wartella (1977) have adopted an 'information processing framework' to explain the process of consumer socialization. In this framework, children are viewed as active participants in the socialization process. They interact with their environment and select and evaluate relevant purchasing information. However, the authors note that not all children will select and interpret information in the same way. The research indicates that these differences are partially explained by the child's stage of cognitive development. According to Piaget's theory of cognitive development, an individual passes through four sequential developmental stages: sensorimotor (birth to two years); preoperational (2 to 7 years); concrete operational (7 to 11 years); and formal operational (11 through adulthood), (Ward, Wackman and Wartella, 1977). As the individual moves through each stage, conceptual and perceptual abilities change. The link between consumer socialization and cognitive development lies in the child's information processing abilities. Changes in perceptual abilities influence the ways in which children perceive, select and evaluate information relating to consumer behaviour (Ward, Wackman and Wartella, 1977). The theory of cognitive development is therefore useful in explaining qualitative changes in children's consumer information processing skills.

Socializing Agents

It has been noted that the process of consumer socialization involves interaction between the child and his/her environment. Within the child's environment, the family, peers, school and television advertising have been identified as important agents which play a central role in socializing children into the consumer role. While focusing on preschool children, it becomes evident that certain socializing agents are more influential than others at this stage of development. Studies undertaken to assess the relative influences of family and peers have generally shown that parental influence decreases and peer influence increases with age (Ward, 1980). The significance of parental influence on very young children is supported by research by Ward, Wackman and Wartella (1977) who found that mother-child interaction is most effective in developing consumer skills at the kindergarten level:

> Mother-child interaction variables clearly provide positive support for the kindergartener's performance of consumer skills, but not for third-graders and sixth-graders, where the pattern of relationships is mixed. This result suggests that the role of parent-child interaction in supporting the child's performance of various consumer skills decreases with age . . . (Ward, Wackman and Wartella, 1977, p 151).

Parents can have a major impact on developing the consumer skills of their children. It should be noted, however, that mothers actually have very few specific goals for their child's learning of consumer skills. Instead, it appears as though much of the teaching process is unintentional on the part of parents and occurs more subtly through imitation and modeling influences (Ward, Wackman and Wartella, 1977; Ward, 1980).

Because of the informal and often indirect consumer training practices of parents, other socializing agents are needed to pick up where parental training leaves off and schools seem to be the most likely candidates for the job. As Ward notes, " . . . apparently parental 'consumer training' of offspring is most often a hit-and-miss proposition, leaving gaps that schools could fill" (Ward, Wackman and and Wartella, 1977, p 188). A recent study by Stampfl, Moschis and Lawton (1978) lends support to their argument that classroom consumer education is an effective way of developing the consumer skills of pre-schoolers. Their results indicated that children between the ages of two and six are capable of learning in a classroom setting certain "core consumer concepts" which can then be built upon in the development of more sophisticated consumer behaviour.

The impact of television advertising upon children has been the subject of much debate in recent years. The debate centers around whether the effects of this advertising are good or bad. In this discussion, it is more important to consider the impact of television relative to other socializing agents. Research has in fact shown that television advertising has less impact in the consumer socialization process than family influences,

> Our assumption is that television advertising provides children with some knowledge of the range of goods and services available and it provides children with attributes and criteria which they could employ in evaluating various purchase alternatives. On the other hand, socialization research leads us to believe that the family is a more important influence on consumer socialization than television advertising. In many cases, family members -- especially parents -- may mediate the impact of commercials . . . (Ward, Wackman and Wartella, 1977, p 26).

The research indicates that although television advertising does contribute to some consumer learning by providing product and shopping information, other socializing agents, such as the family, tend to mediate the effects of advertising.

Other researchers have suggested that teaching children to evaluate and deal with the effects of advertising is an educational task for classroom teachers (Johnson, 1977). The need to formally educate children to deal with television advertising has developed from the fact that consumers obtain much of their consumer information from television. Johnson (1977, p 83) states that recent polls indicate that 64% of the consumer information that adults receive comes from television. Recent studies indicate that young children, as well as adults, cite television as their primary information source (Frideres, 1973; Caron and Ward, 1975).

At the preschool level then, the family and the schools appear to have the greatest potential to influence the consumer socialization process. Influence from peers is more significant in the socialization of older children, and advertising, although it does contribute to some consumer learning, is subject to mediating effects from both families and schools. As a result, the focus here will be on the role of the family and the role of the schools in socializing the preschool child into the consumer role. TV advertising will not be treated here as a major socializing force. Instead, the influences of television advertising will be dealt with in terms of how the family and the schools mediate its impact.

Family

Ward, Wackman and Wartella (1977) have developed the following three hypotheses to explain the family's role in the consumer socialization process:

1) the family influences the cognitive abilities of the child which has a direct impact on the child's consumer information processing skills,
2) the family helps the child to apply his cognitive abilities in consumption-related situations, and
3) the family directly influences the child's consumer behaviour skills.

Data from their research lends some support to all three hypotheses. However, the research also suggests that each of the three processes leads to the development of different consumer skills.

In their research, the authors considered the influence of each of the three processes on the development of what they have defined as "high-level information-processing skills". High-level skills involve the ability to process conceptual information (Ward, Wackman and Wartella, 1977, p 77). This is in contrast to low-level skills which involve judgements based on the perceptual attributes of products (e.g., size, colour). The five high-level skills considered were:

1) the selection of performance attributes in considering a purchase
2) comparing brands on the basis of functional characteristics
3) awareness of multi-sources of product information
4) awareness of brands
5) level of understanding of television advertising

It was found that the first hypothesis, that the family influences the cognitive abilities of the child which in turn influences consumer behaviour, is most characteristic of the development of two skills -- asking about performance characteristics of products and awareness of multiple sources of information. Developing an understanding of television commercials seems to be the result of family's efforts to help children apply their cognitive abilities to consumption situations. Direct family influence on the development of consumer skills is most effective in creating brand awareness and in encouraging the use of ingredient information and functional characteristics when comparing products and brands.

In general, the evidence shows that parental training of consumer skills occurs both indirectly and directly.

There are numerous ways for parents to directly attempt to influence their child's consumer behaviour -- through parent-initiated situations; through child-initiated situations; and by providing children with independent consumption opportunities (Ward, Wackman and Wartella, 1977). Opportunities for parents to teach their children consumer knowledge and skills often arise from discussions about products or television commercials. These discussions often include topics such as brand comparisons, cost comparisons, product quality and availability. Parents can also help their children gain a better understanding of the selling intent of commercials through this type of interaction,

> Parents can increase children's understanding of the purpose of commercials and help them to learn to assess the value of the information they contain by talking with them about commercials (Ward, Wackman and Wartella, 1977, p. 129).

In a recent study, it was found that three-fifths of the mothers interviewed reported that they talk with their children about commercials, however, the comments were of a very general nature (i.e., "commercials are not honest") rather than detailed comments about the good or bad points of a specific commercial (Ward, Wackman and Wartella, 1977, p 129).

Teaching opportunities also arise when children make purchase requests or ask for advise on how to spend their money. If parents simply yield to the request or refuse it without explanation, they forfeit the opportunity to teach a valuable consumer lesson. Children learn more about consumer behaviour if there is some degree of negotiating about the purchase, or some explanation of the reasons for a refusal (Ward, Wackman and Wartella, 1977). In the same study by Ward, Wackman and Wartella (1977), mothers indicated that they are more likely to negotiate with older children about purchase requests, probably because older children have more resources and therefore can bargain more effectively. With younger children (i.e., kindergarteners), 50% of the mothers used the strategy of refusal with an explanation in at least half of the purchase request situations. The figures indicate that about half of the mothers in the study are not taking advantage of purchase request situations in order to teach their children consumer skills, particularly with young kindergarten children.

Parents can also influence children's learning of consumer skills by providing them with independent consumption opportunities. Approximately one-fifth of the mothers in the Ward, Wackman and Wartella study reported using this method for teaching consumer skills (1977, p 135). Four different situations were considered to provide children with opportunities for

independent consumption opportunities. The first is allowing children to participate in shopping trips with parents. In this situation, parents cannot only serve as a modeling influence, but they can also interact with their children and discuss products and their reasons for making the purchase. This appears to be a method that is frequently used by parents. Seventy percent of the mothers in the study had taken their child on at least one shopping trip in the past two weeks and almost one-third had taken the child on two or more trips. It is also suggested that parents should allow children to select products on their own. However, the study results indicate that only one-fifth of the kindergarteners were allowed to make product selections compared with two-fifths of the third graders and three-fifths of the sixth graders in the sample. This finding may reflect the fact that parents have more confidence in the decision-making abilities of older children. With younger children, parental guidance should probably be given during the decision-making process in order to avoid reinforcing poor consumer behaviour.

Supplying children with money is another method the researchers found that parents use to teach their children consumer skills. It is a common belief that giving children money will in turn contribute to the development of consumer skills, however, most of the research simply reports the various methods that parents use in supplying their children with money, and there is no data to indicate the relative effectiveness of any of the alternatives. This is true of the study by Ward, Wackman and Wartella. They report three methods of supplying children with money: by providing an allowance; by handing out money whenever children need it or request it; and by opening a bank account for the child. The data indicates that

children usually do not receive an allowance until they are older (i.e., beyond the kindergarten level) and about 50 percent of the children receive money as needed. In the case where children receive money from parents as needed, it may be that they have to justify their purchase before receiving the money. Discussions of the purchase request might include factors such as product performance and cost comparisons which in turn may contribute to children's consumer knowledge. However no empirical evidence identifies this method of providing money as being more effective than any other method.

The third method, establishing a bank account for a child, would seem to contribute very little to the development of consumer skills. Very young children lack a basic knowledge of money value (Strauss, 1952). They need first hand experience in handling coins and money in order to develop the ability to identify coins and understand their value. A bank account puts the money out of reach for young children. They would have little or no access to the money except through their parents, thereby offering little opportunity for independent consumer experience. Also, children of preschool age have very limited knowledge of the banking function. In general, preschool children are at a stage of cognitive development which does not allow them to grasp the concept of extended or future time periods. As a result, saving money for the future, which is often the purpose of the bank account, means very little to the preschool child. However, in light of the research findings which indicate that 43 percent of all the bank accounts were established when the children were infants, it is doubtful that parents consider this to be an immediate tool for teaching consumer skills to children.

Finally, the amount of time children spend watching television was considered as the fourth opportunity that children have for independent consumption. The researchers felt that " . . . advertising is a significant point of contact with the marketplace . . ." and does in some ways contribute to consumer learning (1977, p 140). The family mediates this influence by controlling the television viewing habits of their children. For example, the study results reveal a positive (although insignificant) relationship between age and the amount of television viewing time. Therefore, older children are exposed to more television advertising. However, there is no data to support the notion that they consequently acquire more consumer knowledge from this source than do younger children. It is questionable how much consumer knowledge preschool children would gain from television advertising without the benefit of parental interaction. There is conflicting evidence in the literature as to whether or not preschool children can even distinguish between a commercial and a program. It would seem then that parental input as to the nature and intent of advertising would be necessary to enable preschool children to learn from television advertising. One researcher suggests that:

> The major implication of recent research calls for increased parental involvement in teaching children, especially preschool children, to understand the nature and purpose of television advertising (Reid, 1978, p 8).

It has been noted in the research that parents can influence their children's consumer behaviour indirectly (primarily through modeling and imitation) as well as through direct actions. However, within age groups, different kinds of family support variables operate to increase

children's consumer learning. The research indicates that direct parent-child interaction is the most effective way to teach consumer skills to very young children.

> It seems likely that kindergarten children learn consumer skills more easily as a function of direct, purposive parental teaching than through the observation of parental behavior. The data certainly suggest that even these young children can learn basic consumer skills (Ward, Wackman and Wartella, 1977, p 181).

It seems reasonable to assume that the extent to which parents use the direct teaching methods reviewed in this paper, and the success of these methods, would depend on the goals and motivations of parents in socializing their children into the consumer role. Yet most mothers indicate that they have very few specific consumer education goals for their children and do not tend to actively attempt to train their children to be good consumers (Ward, Wackman and Wartella, 1977). Mothers of very young children (i.e., kindergarteners) have more long term goals for their children such as the ability to shop for quality products. On the other hand, mothers of sixth-grade children have more short-term goals for their children that are money related (in learning the value of a dollar, budgeting). This data may indicate that mothers of sixth-graders are more alert to their children's behaviour as consumers. Mothers of younger children may not yet view their children as active consumers.

In summary, recent research indicates that parent-child interaction is an essential ingredient in the development of the consumer skills of very young children (Ward, Wackman and Wartella, 1977; Ward, 1980; Reid, 1978). Also evident in the research is parents' lack of attention to consumer socialization (Ward, Wackman and Wartella, 1977). One researcher

notes that " . . . More parental involvement can occur only if more parents are made aware of the potential impact that they might have on their children's consumer development . . ." (Reid, 1978, p 6). It is, therefore, not only children who can benefit from formal consumer education practices but also parents who need assistance in learning to recognize their children's needs and capabilities.

Schools

Rationale for Early Childhood Education

It is difficult to assess the relative impact of schools on the consumer socialization process because of the lack of research in this area. One of the first studies on consumer education for preschool children was done in 1978 by Stampfl, Moschis and Lawton. They found that children of this age group are capable of learning and understanding certain basic consumer concepts which can lead to the development of more sophisticated consumer behaviour. However, the learning of consumer skills has been identified as a cumulative process with complex behaviours arising from basic behaviours (Strauss, 1952; Ward, Wackman and Wartella, 1977). Without support from longitudinal research, it is difficult to judge whether or not the "building block" concepts described in this study really are basic to consumer behaviour or how the learning of these concepts will influence future consumer behaviour. However, the authors of the study argue that children should begin their consumer education as early in their lives as possible.

> The preschool child of age four or older has probably had more marketplace experience than, say, exposure to writing or arithmetic. The child probably regularly goes shopping with a parent, chooses cereal, candy, toys or comic books . . . Should not this informal learning be built upon from the beginning of the child's formal education? (Stampfl, Moschis and Rawton, 1978, p. 13)

A survey conducted by the Western Provincial Task Force on Elementary Consumer Education indicates that elementary school teachers are generally supportive of consumer education programs for children (Chamberlin, 1978). Responses from the teachers led the Task Force to conclude that "...children should experience consumer education at the earliest possible age in the formal school system to understand their wants and needs, and to assess the claims of sellers" (Chamberlin, 1978, p 297).

Program Type

Assuming that researchers' conclusions that formal consumer education should begin very early in the child's life are valid, how should these programs be introduced and specifically what topics should be included in the curriculum? In response to the first question, teachers have indicated that, while they support the introduction of consumer education programs, they are concerned about the lack of time available in the curriculum to treat it as a separate subject (Portland Public Schools, 1974). Instead, they feel that an integration of consumer concepts into existing language, art, science, health, and arithmetic curricula would be more efficient and successful . This opinion appears to be consistent among most early childhood consumer educators since this method of integration is frequently used in curricula development for grades kindergarten to 12. Consumer education programs introduced in this way would probably be more successful than a separate, structured program because an integration of consumer concepts would require less adjustment and reorganization on the part of the teachers. Activities and resources that can easily be used within the existing curriculum are more likely to be accepted and utilized by educators.

The study by Stampfl, Moschis and Lawton (1978) involved the testing of two different classroom procedures in order to determine the most effective classroom approach to be used with preschool children.

The first approach uses an open framework centered around Piaget's theory of cognitive development. According to this theory, children learn by exploring and interacting with their environment. The development of cognitive abilities occurs through a series of stages. Preschool age children are usually at the preoperational stage of development which suggests that they are incapable of understanding logical relationships.

The second approach involves a formal framework based on Ausubellian principles. Ausubel's learning theory suggests that learning is based on children's ability to understand new information by relating it to previous knowledge. (Ward, 1980). Therefore, children are taught basic, general ideas and then exposed to specific learning activities.

Both of the programs were designed to include the following concepts: store; product; need recognition; seeking for product alternatives; price; money to spend; checkout; choice of product; and paying for products. Two post tests were conducted where children's behaviour was observed while they participated in a shopping game. The data indicated that those children receiving formal structure teaching performed better in both post tests than did children who received open structure teaching. The authors concluded that preschool children are capable of learning the "building block concepts" of consumer education and that the teaching approach used in the classroom will influence the effectiveness of this learning process.

Another factor that appears to be important in consumer education programs for preschool children is the extent to which parents are involved in the program. The research indicates that the more successful

classroom programs involve parents in the education process (Kourilsky, 1977; Braun and Wilson, 1978). The Kinder-Economy is a teacher-guided program designed to introduce basic economic concepts to children in early primary grades. A study designed to assess the effectiveness of this program looked at the parent's role in the program and found that interactions between parents and children turned out to be the highest predictor of how well the children could master economic principles. (Kourilsky, 1977).

Another curriculum designed to teach children of ages three to six about energy conservation is called "The MIZER Series" (Braun and Wilson, 1978). The Series has two parts: a home-based program and a school-based program. The program was field tested in nursery schools, day care centers, and public school kindergartens. The results indicated that, while each part of the program can be used separately with success, most effective results are obtained when the school curriculum is integrated with home activites.

In summary, the research indicates that an effective way of introducing a consumer education program for preschool children would be to integrate consumer concepts into the existing curricula (i.e. arts, language, science and health) using a formal, structured framework that in some way encourages parent participation in the learning process.

Program Content

The question of what to include in a consumer education curriculum has drawn varied responses from researchers and educators. Stampfl, Moschis and Lawton (1978) are of the view that certain learning properties act as a foundation for the development of complex consumer behaviours and that this foundation should be established at the preschool level.

They have identified three general concepts which serve as "consumer education building blocks": economic system concepts; distribution system concepts; and consumer core concepts. The criteria used in choosing these three concepts were that the concept must be: fundamental in nature in that 1) knowledge of this concept is necessary to understand marketplace functions and interrelationships; 2) it is understandable to young consumers; and 3) it is relevant as a foundation for future consumer learning. Within each of the three major categories, several sub categories are included:

Economic System Concepts

1) private property
2) money
3) price

Distribution System Concepts

1) retailer
2) merchandise assortment and brands
3) the exchange process; purchase transaction
4) ownership

Consumer Core Concepts

1) decision-making process
2) buying motives
3) search for and evaluation of alternatives
4) budgeting and purchasing power
5) buying process

In this study, the researchers were examining different approaches to teaching these concepts. As a result, there is no discussion of how well each concept was learned by the children. However, their results clearly indicate that preschool children can learn the building blocks

of consumer education.

Other studies have focused primarily on the concepts being taught in the program in order to identify those that are understandable and those that are beyond the capabilities of the preschool child. The Kinder-Economy program is aimed at teaching economic concepts to early elementary school children. However, some of the findings may provide a starting point for education of preschool aged children. Children were introduced to nine economic concepts in the Kinder-Economy Program: scarcity; decision making, opportunity cost and cost-benefit analysis; production; specialization distribution; consumption and savings; demand and supply; business organization and business venture; and money and barter (Kourilsky, 1977). At the end of the semester, each child in the experimental group and in the control group was tested on comprehension of the nine economic concepts. Four of the nine areas covered by the examination yielded mastery levels of at least 70 percent by the Kinder-Economy pupils. These four concepts were: scarcity; decision-making and cost benefit analysis, production, and business organization. Scarcity was the easiest concept for the children to grasp showing the highest level of mastery (83.2 percent). Mastery levels were below 70 percent for the concepts of specialization (62.0), distribution (63.2), consumption and savings (68.7), demand and supply (64.4) and money and barter (67.7). Although it appears that children learn some concepts better than others, the overall economic knowledge of the pupils increased after participating in the Kinder-Economy program. Individuals dealing with younger children of preschool age may find that the concepts which came most easily to the kindergarten children can be successfully introduced to younger children by simplifying teaching methods and activities to make them appropriate for this age group.

The authors of the Mizer Series felt that the topics of energy and conservation could be easily grasped by young children, and field testing of the program indicated that they were right. Their reasons for viewing energy as an appropriate topic for young children are as follows:

1. Children are aware of the energy crisis as a current event.
2. Wise energy use will be a future responsibility for today's children.
3. Basic attitudes, habits and concepts of energy usage develop during early childhood.
4. Through energy education, children gain thinking and problem solving skills.

(Braun and Wilson, 1978)

Another topic that can be introduced in a classroom setting is advertising. Television is an everyday part of most children's lives and as such, it is relatively simple to introduce the topic of advertising into the curriculum. Teaching children to deal with TV commercials may become more critical in the future as more and more researchers are suggesting that this may represent a compromise solution to the debate between advertisers and consumer groups such as ACT who are totally against advertising to children. One researcher states that "...rather than attempting to protect children from television commercials, which of course, would be impossible, efforts should be made to prepare children to handle it" (Reid, 1978, p. 6).

These are just a few of the basic concepts that can be introduced to preschool children. A more detailed review of consumer concepts that young children are capable of understanding is included in the next section of this report.

Summary

Families and schools have been identified as important influences in the consumer socialization of preschool children. Family influences can have both a direct and indirect impact on children's consumer learning. The role of schools in the learning process is not yet clearly defined. However, the research supports the proposition that even young children are capable of learning consumer skills in a classroom setting.

KNOWLEDGE OF CONSUMER CONCEPTS BY PRESCHOOLERS

The following section will contain a discussion of the concepts which most preschoolers have already acquired as well as a few of the ones which they have not yet grasped at this age. While this discussion does not include an exhaustive profile of the preschooler's knowledge in this area, it does present some of the findings of various studies and programs which have attempted to shed a little more light on an area which is not well documented by empirical research. The major topic areas which will be discussed include concepts of money and prices, marketplace concepts such as knowledge of shares and shopping, job and work concepts, ideas about energy conservation and the understanding of television advertising. By far, the two areas which have been dealt with in greatest detail in the literature are advertising and money concepts.

In general, young children (3-5 years) have very isolated ideas about the marketplace. While they do have numerous experiences with nearly every concept of economics, these experiences are fragmented, without any explanation or relationship to other experiences they have had (Robison and Spodek, 1965). Also, children of this age are not able to generalize well from the general to the specific (Consumers Union of U. S., 1973), and therefore, everything they learn must be acquired by experiencing things first-hand. In other words, preschoolers learn by doing. The idea of time and the future are difficult for a small child to grasp and therefore, their knowledge is based on immediate experiences in the here and now.

Keeping in mind the fragmented nature of a young child's consumer

experience and the necessity of immediate first-hand experience for learning at this age, some of the skills and knowledge which the average preschool child (age 3-5) has already acquired will be discussed.

Money Concepts

The baby or toddler does not see money as something which can be spent, but rather, something to be put in the mouth. Similarily, a two year old may want coins simply to jingle in a pocket, and may begin to learn the name "penny" (Frasier and Johnston, 1969).

The 3-5 year old child's mathematics skills are largely implicit, informal and non-verbal, but the child has acquired the notions of "more" "less", "same" and "adding". Young children can also make fairly accurate judgements concerning which set of objects has more, however, they believe that the collection that appears to have more really does. It is not until the age of six that children generally succeed at conservation of numbers (Ginsburg, 1977). Before a child is ready to handle money on his/her own, he/she must understand simple numbers and be able to distinguish a penny from a nickel or a dime. Thus, at three or four years a child is not usually interested in allowances or able to comprehend their use unless older brothers and sisters are receiving them (Co-operative Extension Service, 1967).

To the preschooler, all money has the same value and it is seen only as something to spend. The concept of saving, which requires the ability to project future states of affairs from present behaviour, is a difficult concept for preschool children to understand (Ward, Wackman and Wartella, 1977). Thus, to them, monetary activity is confined to buying and selling.

At age three, although the child distinguishes between money and

other objects such as buttons, the maximum distinction they can make between coins is that there is a penny and something else not a penny. They cannot consistently match pairs of coins and the handling of the coins is characterized mainly by its playful nature (Strauss, 1952).

The four year old understands that money is used to buy things and may attempt to count coins (Strauss, 1952).

The child at this age understands the terms money and buy, and knows what money is for, but does not know where it comes from or how to get it. These children also do not understand the different values of money and may feel that only the penny is involved in buying. The concept of pricing is generally too complex for preschoolers to comprehend and most young children do not know what the term "price" means.

By age five, the child distinguishes a nickel from other silver but still cannot name all remaining coins consistently correct. Even at this stage some children are still unable to consistently match coins, but many 5 year olds can with little difficulty. Preschool children at this stage find the concept of earning money an interesting but difficult thing to understand. Preferences for coins are based upon rote memory or upon the coin's greater size. While it is now understood that money has to do with buying, they may still believe that any coin buys anything (Strauss, 1952).

By the age of six, the child knows penny, nickel, dime and some know quarter. The child also begins to realize that in addition to having names, coins have different values (Strauss, 1952).

Therefore, it can be seen that while the 3-6 year old has learned some things about money and will develop others as he grows older, the level of knowledge acquired is still very limited.

Shopping Concepts

Young children generally know what shopping is and generally know to which store you would go to buy a certain product with which they have had personal experience. Most children also can name various types and names of different stores. To these children, both the store-keeper and customer handle money during the transaction and, in fact, they pay each other. However, only the customer buys goods, the store-keeper never does. Thus, they understand that people pay for goods but they cannot link buying-selling transactions in a rational way. Also, these children do not understand where the goods originally come from, how they got there or who owns them. A preschooler also cannot reason that the money is put in the cash register because the store-keeper otherwise fears its loss (Strauss, 1952).

As far as their conception of banking goes, preschool aged children know the term "bank" and many have been to one but they generally do not know what a bank is for. However, some children know that you get money there but do not understand that you must put it there first.

Jobs and Work

Most preschoolers recognize the term "job", and they realize that one or both of their parents go to work. Many may even be able to tell you what their parents do or at least where they go. However, they cannot tell you why their parents or anyone works. The "boss" to a child of this age is simply a category or name for a worker with no economic meanings tied to the name.

Energy Conservation

This is a very new area of concern but it is one of growing concern. However, there is very little research on this topic and it is difficult to say at this point just how much young children know about energy conservation. However, when asked if they turn off the television, lights or the water faucet when they are finished, most preschool children will say that they do turn them off. When asked why it is good to turn off these things, the answers range anywhere from "mommy says you have to" to "so you don't waste it" to "it's good to save electricity". Therefore, the idea of conserving or not wasting our resources is present in even very young children although on a very basic level.

Television Advertising

The literature in the area of children's understanding of televised advertising seems to be filled with disagreement over several questions. One such question deals with whether or not preschool age children can distinguish a commercial from a program. Some researchers suggest that they definitely can distinguish ads from programs (Reid, 1978), while others suggest that very young children have difficulty delineating fantasy and reality and thus cannot differentiate between the program and the ad (Wells, 1966). In the testing programme undertaken at the University of Guelph preschool in connection with this report as described later, it was found that most of the children could not differentiate, did not understand the term commercial, could not explain what a commercial is and they suggested that their favourite commercials were things like "the Flinstones", "wrestling", "the news" etc. However, some of the children could definitely tell a commercial from a program.

A second question which has provided conflicting results is that

of whether or not preschoolers can understand the persuasive nature and purpose of commercials. A closer look at this literature would suggest that the different conclusions regarding preschoolers' perceptions of commercials is a matter of extent of understanding.

Young children below the age of five years are not always able to identify the term "commercial" and more often are unable to give any type of explanation (Adler et al., 1980). However, it is suggested that young children can discriminate between a program and a commercial perceptually, or out of coincidental reasoning i.e. "commercials are shorter", or on the basis of affect i.e. "commercials are more funny" (Adler et al., 1980; Ward, Wackman and Wartella, 1977).

Thus, while they may exhibit a low level of differentiation based on certain perceptual cues, the preschooler has difficulty conceptualizing these differences and thus have little ability to relate verbally either what a commercial is or how it differs from a program (Adler et al., 1980).

However, Adler et al., (1980) have gone on to suggest that even four year old children can readily recognize characters from commercials and correctly match the commercial characters with the particular product they are seen with in television commercials. Furthermore, these authors suggest that at this age children can also distinguish between animated characters on the basis of whether they appear in programs or commercials, and can link those from certain food commercials to their respective products.

With respect to the question concerning whether young children understand the persuasive intent of advertisements, Robertson (1974) has proposed that before a child is capable of perceiving persuasive intent, he/she must be able to distinguish the commercial from the program, be aware of the symbolic nature of commercials and the possible message-

reality discrepancies, as well as recognize the existence of both a message source and an intended audience. He goes further to suggest that preschool children's cognitive structures are not sophisticated enough to handle all this (Robertson, 1974). It has been found that young children do not understand why products are advertised on television, do not understand the persuasive or selling intent of television advertising and are more likely to perceive them as truthful messages (Adler et al., 1980). Even those children who say that commercials might not always tell the truth typically can give no reason as to why they don't, and may respond egocentrically i.e. suggest that the commercials just want to fool you (Ward, Wackman and Wartella, 1977).

Some researchers are beginning to suggest that perhaps a child's understanding of advertising is not as limited by their cognitive structures as is generally thought. For example, Reid (1978) has suggested that a child's ability to handle television advertising is a product of family group interaction and the experiences that the child carries to the viewing situation. Reid (1978) feels that preschool children possess a sophisticated ability to understand the nature and purpose of television commercials and are able to discern commercial content from program content (Reid, 1978). However, this is just an ability and it doesn't necessarily surface in all preschool children without training. In his research, Reid (1978) found that this ability was found more in preschoolers from high consumer oriented households which seems to support the above conclusions.

Aside from the two important questions already discussed, research has also provided further insight into where the preschooler stands in terms of his understanding and reaction to televised advertising. The following are a few of these findings.

Younger children seem to respond to more authoritarian "hard-sell" advertising, and are more attentive to clustered commercials and express a preference for this form of presentation (Adler et al., 1980). Very young children also tend to view products unidimensionally or on a simple like-dislike scale (Robertson, 1974), and there is a greater desire among younger children for the advertised product where the commercial presents the animated character featured in the adjacent program (Adler et al., 1980), but they have difficulty recalling brand names.

CONSUMER CONCEPTS FOR EARLY CHILDHOOD EDUCATION

In order to examine more closely some of the things which young children may be taught or exposed to at this stage, this section will contain a summary of the topics and concepts which researchers and program developers have deemed appropriate for the preschool child. While many of the concepts presented may seem too complex for a young child to grasp, it must be remembered that, while the concept itself may seem complex, subcomponent concepts may not be. The complex concept or phenomena may be broken down into pieces or ideas that are basic enough for the young child to handle. Once the basics are established in the child's mind the concepts can be built on as the child grows older.

Preschool programs are useful in that they can foster a child's development in basic areas of consumer competence, as well as in specific skills (Consumers Union of U. S., 1973). However, before teaching can begin there is a need to be aware of how children grow, develop and learn, as well as to understand the basic components of consumer competence. This way, activities can be designed and developed which are appropriate to the preschool child's interest and level of learning so as to ensure the use of the child's daily consumer experiences and exposure to its best advantage (Consumer's Union of U. S., 1973). The following will provide a list, although not an exhaustive one, of some of the basic consumer competencies which perhaps young children could handle, if they are presented in such a manner so as to be developmentally appropriate. This list has been developed by compiling available programs for young children and the limited research in the area and revising the topics used to form a collection of topics which such developers and researchers feel may be appropriate for early childhood consumer education. To be sure, teachers, program developers and researchers can,

and hopefully will add to this list as well as develop ways to get the ideas across to the child.

Consumption

- people who use or consume things are called consumers
- consuming may occur quickly or over a long period of time
- consumer wants, needs, desires, feelings
- some of our consumer wants are for material goods, others are for services
- what are goods and services

Money Concepts

- money recognition
- naming coins, coin matching
- coin identification
- money as a medium of exchange
- coins have different values
- amount of money available is limited
- money can be saved
- money can be borrowed or loaned
- money can be earned
- money can be shared
- denominations of money
- where does money come from
- the relationship of jobs to money
- prices
- money management
- earning, buying

Money Concepts (cont'd)

- thrift (taught without introducing the idea of a savings account by teaching the child to take care of his things)
- banks, banking

Shopping-Marketplace Concepts

- shopping
- paying for goods
- choice, decision making
- consequences of consumer choice
- consumer's alternatives in the marketplace
- function and use of cash registers and cash register tapes
- process by which customers exchange money for goods and the need for making change
- private property
- ownership
- where do goods come from
- trade
- the child must grasp the idea that different amounts of money must be given for different things he wants to the person to whom a thing belongs and that most things he wants have a definite price

Jobs and Work Concepts

- different kinds of jobs
- specialization, specialization of labour
- learning about the community - shoe stores, banks, fire station, grocery stores etc.
- neighborhood workers

Jobs and Work Concepts (cont'd)

- working
- limited income
- machines
- division of labour

The concept of division of labour is in some respects a very complicated one with its concomitants of lower unit costs, increased mass production, automation and huge capital outlays in plant and equipment, etc. However, a vivid experience which could convey some meaning would provide a good base for further learning to be built upon as the child goes through school.

Production

- process of production
- before something can be consumed, it must be produced
- where do thing come from
- producers
- scarce resources are needed for production of goods and services
- scarcity
- the need for economizing

Resources

- the use of resources
- conservation of resources
- recycling
- pollution
- energy conservation

Resources (cont'd)

- sources of energy
- using energy wisely
- understanding basic energy transfer

Hazardous Products

- what is a hazardous product
- learning hazardous product symbols
- poison
- safety, toy safety

Advertising

- what is a commercial
- teaching children to understand the nature and purpose of television advertising and commercials
- selling techniques
- evaluating toys, products seen on television

Food Concepts

- nutrition
- food preparation
- food supply and consumption

Hopefully, in the future this list will grow as will the store of knowledge and activities needed to turn these concepts into meaningful experiences for preschool children.

PRESCHOOL CONSUMER EDUCATION PROGRAMS

The following section of the report contains brief summaries of consumer education programs which have been developed for use with preschool children.

The programs have been categorized under two main headings: Parent Participation Programs and Classroom Programs. The consumer concepts stressed in the program are noted at the beginning of each summary. along with an address or contact person so that complete outlines of the programs can be obtained if desired.

The programs and activities listed here have not been subjected to formal testing. As a result, there is no empirical evidence to indicate which methods can be most successfully used with preschool children, or in fact, whether these teaching methods are at all successful. In some instances, certain reservations about the success or application of these programs have been expressed; however, these are opinions of the authors and are not based on empirical data.

Parent Participation Programs

1.1 Consumer Concepts: advertising, nutrition

Mrs. Marguerite Hurt
Laurel Hill Nursery School
San Francisco, California

(*outlined in Early Childhood Consumer Education, one of a series of six consumer education books available from:

The Consumers Union of U.S. Inc.
Educational Services Division
Mount Vernon, N.Y. 10550)

Laurel Hill Nursery School is a parent cooperative school. They use a program whereby parents research certain topics, i.e., nutrition and children's advertising and then present the information and any teaching suggestions they come up with to the other parent members during weekly parent education sessions. Guest speakers are also brought in to speak on relevant topics.

The president of the nursery school, Mrs. Marguerite Hurt, has also planned and conducted two symposiums on children in order to reach community parents who are not members of the Laurel Hill Cooperative.

In this program, the selection of discussion topics is left up to the parents. In this broad framework, any or all of the topics of consumer education could be researched and discussed among parents and teachers. This seems like an effective way of combining learning experiences in the home and in the classroom. However, the success of the program in teaching the children about these various topics is not indicated. It also appears that the program would be limited to use in cooperative nursery schools where parents actively participate in the education process.

1.2 Consumer concepts: money management; shopping skills; budgeting

Dr. Paul Dokeki, Director
Demonstration & Research Center for Early Education
(DARCEE)
George Peabody College for Teachers
Nashville, Tennessee

(*outlined in Early Childhood Consumer Education, available from Consumer's Union of the United States)

This is a home visit program sponsored by DARCEE. The visits are conducted in the family's home -- usually low income families. The interviews are simple and informal and are designed to fit the personalities, schedules and needs within each household. The home visitor's objective is to help the mother develop more effective skills in dealing with her preschooler, to increase her self confidence, to encourage communication with her children, and to help her develop effective consumer skills such as comparative shopping and budgeting.

While the program is very general in that it is designed to help mothers interact more effectively with their children, suggestions relating to helping the child develop consumer skills are also presented. For example, it is suggested that parents could encourage the children to express how they feel about what they have and what they need or want, and why; to plan what to do with a few cookies or coins and figure out possible consequences of such plans; to call children's attention to store ads and their purpose; to point out hazardous features of toys; and to give thought to instructive ways of responding to a child's purchase requests.

No data is supplied as to the effectiveness of these home visits, but one could assume that their success would vary among homes, depending on the interest, motivation, and skill of each individual mother.

1.3 Consumer Concepts: buymanship skills

Mrs. Pearl Gillette, Project Coordinator
Institute for Educational Development
El Segundo, California

(*outlined in Early Childhood Consumer Education, available from the Consumer's Union of the United States, Inc.)

Another program intended to help children develop general knowledge involves a mobile classroom in a supermarket parking lot where the tutors use foods and packages as learning materials. This program was developed by the Institute for Educational Development.

The primary thrust of the Supermarket Discovery Center was to stimulate parent-child teaching and talking at home and to allow parents to observe their children undertake and successfully complete developmental tasks that could be repeated at home. Concepts which the tutors attempted to teach included -- half/whole, more than/less than, empty/full, hard/soft, rough/smooth. While it is basically attempting to teach general knowledge, it is suggested that the performance of these tasks and the use of consumer products as instructional materials provides consumer-oriented data for children to use in building their understanding of the world.

1.4 Consumer Concepts: consumer role; buymanship

Institute for Education Development
El Segundo, California

(*outlined in Early Childhood Consumer Education) available (see previous page)

Another program, not specifically designed to teach consumer education but which could be adapted for that purpose, is a program built around the popular children's program, Sesame Street.

The Sesame Street Mothers' project set out to train mothers in low-income neighbourhoods to conduct weekly sessions for small groups of preschoolers in their own homes. These mothers were recruited by the volunteer mothers through visits to neighbours, notices on bulletin boards, flyers, and in the local newspaper. Two to ten children were assigned to each group.

The authors of the book Early Childhood Consumer Education offer several suggestions on adapting this program in order to teach consumer concepts to the children.

For example, a shopping game could be devised to help children recognize letters of the alphabet and develop concepts of same/different, big/little, soft/hard, etc. The children play the role of the 'shopper' and select food from the shelves bearing the 'letter of the day' on the label or foods that are a particular shape or texture. Also, a garbage can (Oscar's home on Sesame Street) could be filled with things people usually discard (egg cartons, newspapers, etc.). The children are asked to think of ways these things could be put to use rather than discarded. Having children take on the roles of the Sesame Street characters can develop the concepts of needs and wants. Children identify consumer products that Big Bird needs or that the Cookie Monster wants.

1.5 Consumer Concepts: advertising

Mr. Neil Morse and Mrs. Sally Williams
Committee Co-Chairmen
Committee on Children's Television
San Francisco, California

(*outlined in Early Childhood Consumer Education, available from the Consumer's Union of the United States, Inc.)

The Committee on Children's Television has been making an organized effort to improve and influence local children's programming. However, they also emphasize the need to educate parents to deal with television and commercials.

The CCT set out to create a public service announcement directed to children with messages on nutrition and consumer interest subjects. The purpose of the public service announcements was to expose children to the concepts of nutrition, home-made toys, and general consumption attitudes to balance what they learn from commercials. For example, one spot shows children shopping for toys while a voice tells them it is important to read packages. Everything shown on the package illustration might not be included in the box. The spot concludes by reminding children to read labels -- "it's only fair".

All of the programs reviewed to this point are outlined in Early Childhood Consumer Education which is one of a series of six books on consumer education. This series was published in 1971 and it is difficult to say if these programs are still in operation. Letters were sent to each of the program directors, but no replies were received. It is unlikely that the same individuals are still involved in these activities after the nine-year period since the publication of the book.

1.6 Consumer Concepts: coin identification; money management; needs and wants; saving

Miss Mary Ellen Steele, Secretary
Money Management Institute
Household Finance Corporation of Canada
85 Bloor Street East
Toronto, Ontario

The booklet produced by the Household Finance Corporation Corporation is called "Children's Spending". The booklet is designed to be used by parents and suggests ways for them to teach their children about money concepts from the preschool level to adolescence. Attitudes towards money are often unconsciously transmitted to children by their parents and children's earliest views of money often carry over into their adult years. Therefore, it is important to introduce even the preschool child to money concepts.

The preschool section of this booklet suggests ways for parents to approach this task. The authors suggest that parents could try an allowance system, giving the child small amounts of money regularly -- perhaps two or three times a week on the same days each week. Another method would be to give the child small amounts of

money as the occasion for spending arises -- for example, when he accompanies his parents on shopping trips. Parents can also help the child learn about money by pointing out that we use some to spend, some to save for things we want and some to share with others.

Shopping trips provide many possibilities for helping the child learn more about the world of money. Some suggestions to make shopping trips both enjoyable and educational are listed below:

- shop when stores are least crowded
- keep the trip short so the child doesn't tire
- give him money of his own to spend and help him select an item he likes than can be bought for that amount
- allow him to make the final decision even if it seems to be a poor choice
- let him give the money to the sales person
- explain why he cannot buy everything he may want

Other suggestions for simple experiences and activities are also given:

- let him contribute money to charity or church
- talk with him about gifts to buy for family or friends
- propose that he share something he has purchased with others
- explain the relationships between different coins
- avoid handing out money every time he asks for it
- let him make some of his own decisions about items to spend a small amount of money for, even if it seems unwise.

The final two sections of the booklet deal with sources of money for children and experiences in managing money. These sections are more appropriate for older children but could still be useful for parents to read and think about as their preschool children gain more skills in handling money.

1.7 Consumer Concepts: coin identification

Alberta Consumer and Corporate Affairs
Box 1616
Edmonton, Alberta T5S 2N9

Alberta Consumer and Corporate Affairs has published a book to be used with young children and their families called "Cosmic Coinship I -- Learning to Make Allowances". This is designed as a fun, family book and it contains a variety of interesting, colourfully illustrated activities such as stories, coin identification exercises, counting games, tracing, addition exercises, crossword puzzles, comic strips, mazes, and a poster. The book is designed for use with 5 to 12 year-olds and as the family works through the program, the activities become more difficult.

Some of the concepts presented are as follows: history of money, counting, coin recognition, grouping, adding, cost and worth, decision-making, how money is earned, allowances, record keeping, banking and credit, comparison shopping, needs and wants, the marketplace, etc. The booklet also outlines the parents' role in participating in each activity.

The book is very colourful and exciting and the characters are designed to appeal to children. Also, the pictures of coins are depicted very realistically which makes it easier for the child to identify with the pictures and relate them to real life.

1.8 Consumer Concepts: buymanship; needs and wants; choice

Dr. Saul Z. Barr, Executive Director
Council on Economic Education in Maryland
Towson State University
Towson, Maryland 21204

"Romper Room", a preschool television program was founded in 1953, and after 27 years of programming, it continues to be the longest running preschool program on television. Romper Room is seen all around the world with an estimated viewing audience of approximately 1,400,000 per week. The program is based on the philosophy that children can participate at home with the encouragement of the Romper Room teacher. It also encourages parents to become more directly involved in their children's learning experiences so that through the program, children and parents can use television to learn together.

In 1979, Ms. Powell, Director of Programming for the Towson-based Romper Room Enterprises, and Mr. Saul Z. Barr, Executive Director of the Council on Economic Education in Maryland worked out a way to use the TV program to teach economics to 4 and 5 year-old children. They developed a series of lessons to teach children about the economic terms, goods, services, use of resources, specialization, where money comes from, the division of labour, the relationship between jobs and money, and economic choice. Through role playing, children will act out the various roles of consumer and merchant and learn how choices can be made.

In 1980, Romper Room planned a trip around the U.S. to produce films which will teach children about economics. Specifically, these films will be designed to show children the different kinds of jobs that people have in the U.S. which contribute to the country's economy.

1.9 Consumer Concepts: money management; buymanship skills; saving

Roberta Frasier and Alberta B. Johnston
Extension Services
Oregon State University

"Teaching Money Skills to Preschool Children" (1967)

The pamphlet is directed to parents who want to teach their children money concepts.

Preschool children are capable of understanding that money is a medium of exchange. This is best learned through marketplace experience and observation. At this age, parents can also teach their children the names and values of different coins. The children can also understand that money is limited and, therefore, they must make choices when buying things. Preschool children can also understand the concept of saving, but only in the short run because of their limited grasp of the concepts of extended or future time periods. Parents should help their children save for a few days for some small purchase. Children also learn that money can be borrowed or loaned. Family discussions about parents' jobs can help children understand the concept of earning money.

There are basically three ways that children learn about money. The first is through everyday experiences of listening to parents talk about money and seeing the way they treat the things of value in the home. They also learn through example and imitation. It is important for children to accompany parents on shopping trips so they can learn marketplace behaviours. Children also learn from firsthand experience in using money and making choices.

1.10 Consumer Concepts: coin value; saving; buymanship skills

Cooperative Extension Service
Michigan State University
East Lansing, Michigan

"The Money World of Your Preschooler" is the first in a series of eight pamphlets dealing with money concepts at different age levels.

The pamphlet is a "how-to" guide for parents in teaching their children to handle money.

The first step is to provide the preschooler with small payments so he has some money to spend. Participation in the marketplace is important, so the preschool child should be allowed to go on shopping trips, make choices, and pay the sales person or cashier.

Teaching the concept of saving to preschool children is a difficult task because it makes little sense to them to put money in a piggy bank. Instead, children can be taught to be thrifty by teaching them to look after their belongings so they will last longer.

Lending and borrowing concepts that children learn through lending and borrowing their toys can also be applied to money.

Teaching preschool children numerical value is necessary for them to be able to understand money value. Parents should give them numerical experience whenever possible.

2.0 Classroom Programs in Consumer Education

This survey of materials suggests that the most preferred method of implementing consumer education programs is to integrate these teaching activities into the existing curriculum. Teachers have indicated that they prefer this method because it requires little or no restructuring. As a result, consumer education activities have been incorporated into social studies, language arts, art, science and health.

It has also been suggested that the most effective means of teaching consumer concepts is to integrate classroom programs with activities to be continued at home since much of the child's exposure to consumer-oriented concepts occurs at home or in interaction with the family in the community.

2.1 Consumer Concepts: energy conservation

Bonnie Braun and Elaine Wilson
Energy Education: The Mizer Series
Stillwater, Family Study Center
Division of Home Economics
Oklahoma State University

One program that has been successful in integrating home and classroom activities is The Mizer Series which teaches children about energy conservation.

The Mizer Series grew out of the need for energy education for young children, ages 3 to 6. The ultimate goal of the series is to help children and their families improve their quality of life through wise management of energy. The Mizer Series has two parts: the school-based childhood curriculum and the home-based family activities. Experience has shown that each part can be used alone successfully, but the program is most effective when both parts are used together.

The field testing done on the program showed that it is best to move rather slowly through the curriculum and allow children and their families to absorb and respond to the ideas. It also seemed best to stick with simple activities and basic materials.

The learning experiences described in this curriculum guide are appropriate for children aged 3 to 6, but parents have also reported that older siblings, up to age 10, also enjoyed the activities and helped teach the younger children.

Through this energy curriculum, it is suggested that the children will develop:

1) an awareness of energy
2) an interest in understanding energy
3) a sense of ability and responsibility to use energy wisely

The energy education curriculum outlines a variety of learning experiences related to energy use which are appropriate for large or small groups of children in many different subject areas, i.e., language, science, math, art, etc.

The Mizer figure, an ageless, sexless, sun figure is an essential part of the program. Mizer can be a puppet or bulletin board figure. The Mizer letters sent home to parents help to provide a link from the school to the home.

The following is a list of the concepts and activities included in the Mizer program:

1. Introducing the Mizer Series
   Bulletin Board: Energy Makes Things Move
   Puppet: Mizer
   Creative Movement: The Moving Game
   Movement Game: The Mizer Says
   Cooperative Art: Mizer Mobile

2. Understanding Basic Energy Transfer
   Physical Education: Simple Sports
   Food Preparation: Churning Butter
   Wind: Sailboats, Pinwheels, Bubbles, Balloons, Kites, the Windmill

3. Using Energy Wisely
   Table Game: Mizer Says
   Fishing: Energy Tips to Take Home
   Energy Wasted/Energy Used Wisely
   Flannel Board Story: Mizer and the Dragon
   Puppet Play: Energy Elves

4. Sources of Energy
   Table Game: Mizer Bingo
   Classification and Matching
   Solar Energy: Bulletin Boards
   Social Studies: The Solar Cooker

5. Letters from Mizer (The Home-Based Program)
   Letter 1: Mizer Match
   Letter 2: Mizer Puppet
   Letter 3: From Lots to Less
   Letter 4: Family Fun and Home Remedies for Energy Ills
   Letter 5: Mizer Dominoes
   Letter 6: Mizer Says

2.2 Consumer Concepts: buymanship skills; producer-consumer relationship

Mrs. Donna Sloan
Marin County Children's Center
San Raphael, California

Children seem to learn best when they experience things first hand. This is the rationale behind planning field trips for them.

Children living in today's cities are really only exposed to one side of the business world. They have access to large stores where they see processed goods that are already packaged and ready for sale. What they don't see is the production side of the whole process. It is difficult for children to understand the overall process when all they see is one small part.

Marin County Children's Center program headed by Mrs. Donna Sloan, arranged for field trips to give the children access to the information that they miss in their daily experiences.

A trip to a small dairy farm helped the children understand the supply function. They watched cows being fed and milked and then saw the milk shipped off to the creamery. A few days later, they visited a milk-packaging plant and saw the milk from the cows at the farm processed by the machinery. The next trip was to the supermarket where they found the milk they had seen processed at the plant now on the shelf at the store.

Continuity is important to help children understand all the links in the production process. Excursions that follow a product through the various stages in the production process can be a valuable learning experience for children.

2.3 Consumer Concepts: buymanship skills; saving and banking

Mrs. Louise Harris,
Highland Park United Methodist Nursery School
Dallas, Texas

A glance behind the scenes at a local shoe store helped preschool children gain a better understanding of the merchant's role in the community. They were able to see behind the counter and in the stockroom and repair room.

In the classroom, the children set up their own shoe store. Some took on the role of the salesmen and others were the customers. Through this interaction the children learned that they must pay for purchases and became aware of the role of money in the buying transaction.

When the shoes were paid for, the children didn't know what to do with the money, so a trip to the local bank was arranged. This time, the children saw the vault where the money is kept. They watched people bring money to the tellers and deposit it while others took slips of paper to the tellers and received money.

Again the children reconstructed what they had seen. They set up a bank in the classroom. They gained a better understanding of the deposit-withdrawal transaction, realizing that they must put money into the bank before taking any out.

2.4 Consumer Concepts: use of credit

Mrs. Andrea Loughry
Middle Tennessee State University Nursery School
Murfreesboro, Tennessee

This program has been tried with children from 3 to 5 years of age. The program involves giving children 'credit cards' to pay for their snacks. This activity was intended to help children associate the use of credit cards with the act of paying for purchases.

The credit cards given to the children were shape-and-colour coded so that children could distinguish their own card. One child played the role of cashier and rang up the sales on a cash register. Before taking a snack, the child had to show his credit card. At the end of the week, children brought in their snack money to pay off their 'charge account'. It was emphasized in discussions that people have a responsibility to pay for their purchases, but they often have a choice of whether to use cash and coins or credit cards.

(Although we have not directly tested the effectiveness of this program in our research we have certain reservations about its use. First, children of this age are still lacking a good understanding of the role of money in the buying transaction. Until they fully understand this process, we feel that introducing a credit card system would be too confusing and counter productive to the concept of limits to choices that can be made.)

2.5 Consumer Concepts: product safety; labels

Consumer and Corporate Affairs Canada
1977 National Film Board

The "Home Safe Home" kit has been developed to educate children about the hazardous products symbols which has proved to be an effective and enjoyable teaching aid.

The kit contains a filmstrip and sound cassette, a teacher's guide, five fact sheets, a checklist, decals, a large poster and small posters. The kit can be ordered from any District Consumer and Corporate Affairs Canada office.

Since the main purpose of the kit is to teach children to recognize the symbols which identify hazardous products, these symbols are sometimes larger than normal so that the children become familiar with the important features of each one. The outline shapes that surround the symbols on real products have been omitted to simplify the symbols for the children.

In the filmstrip, entitled "Signs of Danger", two martians, Binkley and Doinkel, land their spaceship on the front lawn of a house. They go inside and meet two children, Kathy and Jack and Sniffer, the dog.

The earthlings spend the day explaining earth's customs and in each episode an accident with a hazardous product is prevented. After each incident the meaning of the sign of danger is explained, and at the end they look around the house for products with these danger signs, e.g., hairspray, cleaners, adhesives.

"Signs of Danger" is pulsed for both automatic and manual projectors. The filmstrip also contains a catchy little song which is easily learned by children and the music and words for

the song are included in the teacher's guide.

This kit has proven very effective both in testing done by Consumer and Corporate Affairs on more than 500 children, As well it was tested in the University of Guelph preschool. The children thoroughly enjoyed the filmstrip and requested to see it again many times. Parents reported that the children were explaining the danger signs to them and siblings in the home and also were pointing out things around the house which are dangerous.

It is also useful to bring in empty, clean, product containers which carry the various signs, so that after viewing the filmstrip, the children can identify the symbols in a real life situation.

Activity sheets are also included but these are more appropriate for elementary level children.

2.6 Consumer Concepts: scarcity; decision-making, being a wise consumer; production; specialization, etc.

Carol Seefeldt
Social Studies for the Preschool-Primary Child
Columbus Ohio: Charles E. Merrill Publ. Co. 1977

This book was written as a guide for teachers to help them understand the need to teach social studies to young children and how to go about it.

The book is based on the ideas that social studies concepts can be presented to 4 - 8 year-olds in the classroom in both meaningful and appropriate ways, and that the children can absorb them.

Chapter Six of the text deals with teaching economics. This chapter suggests that beginning in the preschool and primary classroom, teachers can introduce children to essential economic principles, help them sort out their experiences and organize them into meaningful concepts.

Studies by Senesh, Darrin, Robison and Spodek, and others are discussed which demonstrate that economics, when based on the actual experiences of children, can be successfully introduced and taught.

A basic concept in the study of economics is scarcity. This concept suggests that everyone wants more things than they can have and it can be introduced to preschoolers simply. The teacher could ask the children to talk about three wishes they have and then ask them which things they think they will get or won't get, and why they can't have everything they want.

The ability to make wise decisions is also an integral part of the study of scarcity. One experience suggested in the book which can help children focus on making decisions with reference to economics is described below.

Read the poem "The Animal Store" by Rachael Field in Under the Tent of the Sky, edited by J. Brewton, pg. 151, New York: MacMillan Co., 1937. Then, have the children act out various roles, e.g., the pet store owner, the children purchasing pets, and all the pets which might be found in the store. Discuss what they would buy if they had a certain amount of money to spend and make murals or pictures of the things they would choose.

Activities are also suggested to introduce children to the following topics: being a wise consumer, using money, consuming goods and using services, producing goods and providing services and specialization.

References, resource addresses and materials are also listed at the end of the chapter.

2.7 Consumer Concepts: product safety

Consumer and Corporate Affairs Canada
23rd Floor, Zone 1
Place de Portage
Phase I
Hull, Quebec K1A 0C9

Consumer and Corporate Affairs Canada has a product safety program which is directed specifically to preschoolers and which has been in existence since 1973. Its principle objective is to make children and their parents more aware of the meaning of hazardous product symbols, and to understand the dangers that products marked with the symbols present in the home. This summer (1980) a total of forty-six students will be hired -- there will be fourteen project teams, each including a project leader and two or three employees. The teams will present plays or puppet shows in schools, day care centers, shopping centers, and fairs. They will use the well-known puppets, Binkley, Doinkel and Sniffer.

TESTING OF SOME CONSUMER EDUCATION MATERIALS

Objectives

There were several objectives set out for this particular phase of the project. The first and foremost objective was to find out how children in a preschool setting react to the topic area and to study the impact of different types of materials and approaches for consumer education with young children, in terms of their liking of the materials and their learning of concepts.

A second major objective was to find out what the children already know to serve as a basis for the development of materials. A third objective was to set some sort of ground work for future, more controlled testing in this area, to uncover any problems which could be encountered and to suggest ways to prevent these problems from occurring in future situations.

In general then, this pilot project set out to investigate the effects of consumer education topics introduced into an existing preschool curriculum or routine and to find out if these controlled consumer experiences within the classroom would be retained and perhaps even generalized into other areas of the classroom or outside of the preschool.

Sample

The sample used was from the University of Guelph Lab School's preschool program. For the summer semester 1980, the University preschool had 23 children enrolled who came from 9:00 a.m. to 11:30 a.m., Monday through Thursday. There were also six student teachers, three who worked Monday and Tuesday and three who worked Wednesday and Thursday. The 23

children ranged in age from three years, seven months to five years, five months. The children came from varying socioeconomic backgrounds and five spots were allotted for Children's Aid Society referrals. There were also several children from single parent homes.

The children were divided into three groups at the beginning of the semester by the head teacher for purposes of small group activities, and each group was assigned to a student teacher. Small group circle time occurred every day for 10-15 minutes and it was the student teacher's responsibility to plan something for this time. This was the time available for the researcher (a student teacher) to use the consumer education materials with the children -- twice a week for 10-15 minutes.

The small group for which the researcher was responsible consisted of eight children -- four girls and four boys. The children's ages ranged from three years seven months to four years nine months, with the average being four years four months. Table 1 illustrates the breakdown of the demographic characteristics of the preschool as a whole and the children in the sample group.

Procedure

Due to the constraints of time and availability of a sample, the procedure was necessarily informal and had to be worked in so that the regular operation of the preschool was not disturbed in any way. Therefore, the testing of the children's knowledge and of the materials themselves had to be done within the context of the regular preschool program. As a student teacher, the researcher was able to develop her own consumer education curriculum and administer it within the preschool. In this way, materials

Table 1 Demographic Characteristics of Children

	TOTAL IN PRESCHOOL	SAMPLE GROUP
Number	23	8
Average Age	4 years 4 months	4 years 4 months
Single Parent Family	4	0
CAS Referrals	5	1
Parents are Professionals	9	4
Parents are Skilled Workers	9	3
Parents are Labourers	3	1
Parents on Welfare	2	2
Non-White	2	2
Non-English speaking	1	1

could be introduced to the children in a natural, realistic setting as opposed to an artificial, experimental one. However, it did limit the kinds of things which could be done and the amount of time available in which the activities could be presented to the children.

Pretesting

The first step in the project was to pretest the group to see what knowledges the children did and didn't have for purposes of developing an appropriate curriculum. Each child was casually asked to come into a quiet area of the preschool to play and talk with the researcher. A second researcher was in a one-way observation booth where the child's responses could be easily observed and recorded. First, the child was given a purse with coins in it and was asked to dump out the money. Then the researcher asked the child to match one of his/her coins with each one the teacher put on the floor. After the matching exercise was complete, the child was asked a series of questions in a very informal and conversational manner, so as to maintain the child's interest. This questioning was a very difficult process in many cases because the child was free to leave at any point in the questioning and attention was often distracted by other children and activities going on in the preschool. The questions used in this testing were adapted from questions used in research done by Marshall and MacGruder (1960), Williams (1970) and Ward, Wackman and Wartella (1977), and are included in Appendix A. The raw data on the children's responses is provided in Appendix B.

These responses were not analyzed statistically since the testing situation was not controlled, but rather they were simply used as a guideline for developing the program and materials to be used. They were also

to be used for comparison purposes at the end of the project, however, due to uncontrollable circumstances which will be discussed later, post-testing was impossible.

Once the pretesting phase was completed, consumer education activities and materials were presented to the sample group during small circle on Mondays and Tuesdays, for seven weeks, for a total of 14 sessions. Each session will be presented individually in the following section.

Programme

Session #1 -- Money and Its Uses

Purpose:

The objective set out for these activities was to work on the children's recognition of money by exposing them to the different coins and their names and working on their ability to differentiate different coins through sorting. Also, this session was intended to reinforce the children's notions that money can be spent and also to offer some suggestions as to how money can be used by children, i.e., buying things, saving and sharing it. Another purpose was to introduce the idea that money is limited and thus once you use it, it is gone.

Procedure:

First, a piggy bank with several coins of each denomination was shown to the children and emptied. The children and the teacher discussed what was inside to determine what it was, what it was for and where money comes from. Next, four glass jars were lined up on the floor in front of the children. Each jar had a coin taped to the front of the jar. There was a jar for pennies, nickels, dimes and quarters. The teacher explained that

the jar with the penny taped on was the penny jar and so on for all four of the jars. The children then sorted out the pile of coins from the piggy bank into the appropriate jars. After all the coins had been correctly sorted, the children helped to put the coins back into the piggy bank.

The final step of the session was to teach the children the following finger play titled "John and his Money" (Consumer Education Special Project, 1977).

FINGER PLAY

"John and his money"

John had ten cents
(And that seemed plenty)
To spend as he liked
And not to keep any.

One cent went for candy
Leaving him nine:
Although he lost a penny
Eight was just fine.

He put one in his bank;
Still, seven seemed many
So he dropped in one more
And he just had six pennies.

One cent for bubble gum
And that left him five;
Then he gave one at school
For the Red Cross drive.

Four cents, but a lollipop
Left John with only three.
He gave one (keeping two)
To climb Joe's apple tree.

A balloon cost a penny;
John had but one other.
He gave it with a smile
To his little baby brother.

John had ten cents
When the story started;
But now John has none -
John and money parted.

Discussion:

The children seemed to enjoy playing with the money. They were responsive and enthusiastic towards the activities. They seemed to be able to match fairly accurately, however, the only criteria they were using were the pictures on the face of the coin. For example, if they were looking for a dime and there was one turned face down, they would not consider that coin a dime until they were encouraged to look on both sides.

All of the children knew the right name for the penny and a few knew the nickel but none had mastered the dime or quarter as of yet. The kids enjoyed the finger play, but there wasn't sufficient time to discuss it to find out if they really understood the concepts involved because the other children came to play in the room. If the finger play were discussed carefully with the children, there are many concepts which can be conveyed through it. For example, the limited nature of money, its numerous uses, saving money, sharing it with others and the idea that once it is spent, it is gone. While the concepts illustrated by the finger play are good, the words could be revised to reflect more sound, nutritional practices as opposed to the emphasis on candy and sweets.

Session #2 -- Coin Recognition

Purpose:

The objective of this session was to use repetition in exposing the children to the names of coins to facilitate their learning of the names and recognition of the coins.

Procedure:

First, the four glass jars were brought in, each containing nine coins. Four children were chosen to take a jar and hand out one coin to each child so that everyone had one of each kind. The teacher called the name of each type of coin and all the children would hold up the correct coin. The rest of the time was spent singing a song that was adopted from a poem included in the Consumer Education Special Project's Idea Book of Consumer Education Learning Activities (1977). The following song was sung several times and for each verse the teacher would call a different child's name and the child would hold up the coin the group was singing about.

AT THE CANDY STORE

I have a penny
And no more
What can I buy
At the candy store?

Sue has a nickel
In her hand
What can she buy
From the candy man?

Bob has a dime
He wants to buy
Some candy, too.
What shall he try?

Tom has a quarter
He's in a fix -
That much candy
Might make him sick.

After they finished singing, the teacher gave the empty jars to four children who then went around the circle and collected all of the coins that belonged in his/her jar.

Discussion:

The children liked being able to hand out and collect the coins themselves and they were very careful only to collect the coins that belonged in their particular jar.

The song using their names was very effective because while it was a form of drill, the children didn't think of it that way and when it was their turn to hold up a coin they really concentrated on trying to quickly pick the right one. At this point, the children were still interested in playing with the coins and more of them were mastering the names. The penny and nickel had been mastered by all the children and quarter had been acquired by a few but the dime still seemed to be giving most of the children a little trouble.

The words to this song should also be revised since candy products should not be emphasized.

Session #3 -- Coin Values

Purpose:

Again, these activities were designed to help the children recognize, become familiar with and learn the names and to recognize the numerical symbols of the various coins.

Procedure:

First, a coin of each type was held up and the children were asked to name each one. Once the coins had been named properly, a set of matching cards had one coin on, which was to be matched with the card having the corresponding numerical symbol, i.e., a quarter marked with the symbol 25¢. Others had various arrangements of two or three coins

which had to be matched with the same pattern on another card. The cards were self-correcting in that each correctly matched pair also had a matched pair of stickers on the back.

Discussion:

The children didn't have any difficulty using the cards and they really enjoyed them, as evidenced by their requests to play again and to take them home. One problem which occurred, however, was that two of the children who seemed to be able to pick out the right card faster would sometimes tell the other child which was the right card and this often upset the child taking the turn.

Session #4 -- Hazardous Products - Poison

Purpose:

The theme for this week in the preschool was safety, therefore, the objective of this session was to teach the children to recognize hazardous products, i.e., poisons.

Procedure:

First, the children were asked what poison meant and what would happen if you swallowed something poisonous. Then it was explained to the children that poison was something very dangerous and that if they ate or drank it they would get very sick and maybe even die. A poster showing the four hazardous product symbols was on the wall and the poison symbol was pointed out to the children.

Next, a filmstrip titled "Signs of Danger" (Consumer and Corporate Affairs, 1977) was shown but the children only saw the first episode on poison. After it was over, the group sang the song in the filmstrip, which goes as follows:

"The skull and crossed bones on
this bottle is a helpful guide,
It tells you not to ever drink the
poison that's inside.
But everything will be just fine
if you know the danger signs,
Signs of Danger, Signs of Danger".

The children wanted to see the filmstrip again so this time the teacher asked them questions throughout to drill in certain points. After the film was over, the children were asked to point out the symbol for poison, which they could all readily do.

The filmstrip is part of a kit called Home Safe Home which is put out by Consumer and Corporate Affairs Canada and is available at the Consumer Information Center in Toronto.

Discussion:

This session went extremely well. The children were all very quiet with all attention directed at the screen. They also asked to see it a third time and suggested that perhaps they could see it again the next day as well.

It also seemed evident that the children had internalized the poison symbol and its meaning because for the rest of the morning they went around the classroom telling their friends that you can't eat poison and you'll die if you do. Then they would run back to the poster to show their friends the "danger sign" for poison.

Session #5 -- Hazardous Products

Purpose:

This session was designed as a review of the symbol for poison as well as an introduction to the remaining three hazardous product symbols.

Procedure:

First, the children were asked to point out the danger sign for poison and then the remaining signs were explained to them. The rest of the Signs of Danger filmstrip was shown and the children pointed out the signs they saw on the screen. After the filmstrip was over, a paper bag was brought out and each child reached in and pulled out an empty can or bottle. Each container had a danger sign on it and the children were asked to find and explain their symbol.

After all the children had had a turn, they were each given a sticker from the Home Safe Home kit which they all eagerly stuck to their clothing.

Discussion:

This filmstrip appears to be very effective because it gets the point across to the children in a very interesting and appealing manner.

During free play, the children were showing off their stickers and explaining all the signs to their friends. Also, parents reported that the children would come home and tell their parents and siblings about the signs and some of them went around the house pointing out dangerous things.

The poison symbol seemed to have had the greatest effect on the children because it was given the most exposure and the consequences attached to it were the most severe.

Session #6 - Banking

Purpose:

The purpose of this session was to introduce the children to banking and what a bank is for. A second objective was to work on coin recognition and naming to keep it fresh in the children's minds.

Procedure:

The office area of the preschool was set up as a bank with an adding machine, typewriter, telephone, stamp pads, play money, shelves, deposit slips, withdrawal slips and cheques.

In small group time, the children were told what a bank was and what it was for and were shown a deposit slip, withdrawal slip and a cheque book while the teacher explained what each one was and what it was used for. The children were also given a chance to talk about their own experiences with a bank. Next, they were shown some real paper money and coins and were asked to identify each one.

For the remainder of the time, the children played with the coin matching cards and during free play they played in the bank.

Discussion:

It is helpful to have a teacher interacting with the children in the office-bank area to model behaviours appropriate for a banking situation. In this way, the children's play becomes more realistic than that which is totally child initiated. The concept of banking is a very difficult one for children to grasp, however, this type of exercise at least introduced them to the idea that a bank deals with money and that you can either put money into a bank or take money out.

It would be useful to teach the sources and uses of money prior to a discussion on banks.

Session #7 -- Review

Purpose:

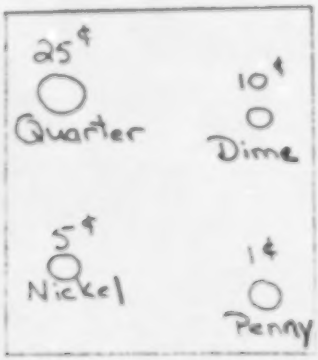
The purpose of this session was to review poison and coin identification. For young children, one exposure to a concept, especially a short

superficial exposure, is generally not sufficient to ensure that the children retain what they may have learned.

Procedure:

The children were first asked what poison meant and if you could eat it. The children replied that it was dangerous and that you would die if you ate it. Next, a large felt board was brought out. The teacher held up a large red cut-out figure in the shape of an open mouth and one in the shape of a mouth with a button closing it. It was explained that the open mouth represented things that you could eat while the buttoned one was for things you shouldn't eat. The mouths were placed on the felt board and pictures of products cut out of magazines were placed in the center of the floor. The pictures had felt backings so that they would stick onto the felt board. The children were asked to place each picture under the right mouth depending upon whether or not you could eat it. The pictures included things like canned goods, dog food, pills, cleansers, cigarettes, prepared food, ice cream, hand cream, soap, spray cans, etc.

To review coins again, each child was presented with a piece of bristol board with four coins glued on it as illustrated.



The teacher modelled how to colour with a crayon on a piece of paper over the coins so that the imprint would show through.

Discussion:

The children seemed very excited about the poison activity. Each time they picked up a picture they would run over to the teacher to tell her whether or not you should eat the product. They sorted all of the pictures very quickly and correctly and they really had a good time.

The children also enjoyed the tracing activity and most of them filled several sheets of paper with coins. Some children also stayed after circle time to do more. The children were also taking note of what they were colouring and as they were working they would say things like "look, now I made a penny" or "hey, a twenty-five cents!". When they were finished, they put their work in their cubbies to take home.

One problem with the activity, however, was that a few of the coins came off the cards and the kids didn't really like to work with a "broken" card.

Session #8 -- Sources of Money-Work

Purpose:

The objective of this session was to show the children a variety of different occupations, to get them to think about different jobs and perhaps ask questions as to why people work.

Procedure:

In the cognitive area puzzles of different occupations were set out, as well as a set of Sesame Street flash cards showing the characters dressed up or performing various types of work. In the library, books about different occupations were set out, i.e., dentist, doctor, police, firemen, etc.

In large circle time, the job of a policeman was discussed and someone from the Guelph Police came to speak to the children.

In small circle, a book by Richard Scarry titled The Busiest People was used. This book is a large picture book with animals depicted in every type of work imaginable. The children talked about jobs and each child was given a chance to tell what his/her parents did. The children were then asked why people have to work. Some children said they didn't know, others suggested because "that's just what they have to do"; one little girl said it was because "they have to help people" and one little boy said "because you get money there".

Discussion:

This activity was not really designed to teach children any specific skills or concepts. Rather, it was designed to help make children think about jobs and why people work. It was also intended to heighten their awareness about people in the community and what they do, and hopefully to help elicit questions from the children which might be directed at teachers, parents or others. Such questions could provide natural learning opportunities for the child as he/she is interested in finding the answers to his/her questions.

Scarry's book is delightfully illustrated and the children enjoyed the lively drawings and varied and often humorous occupations pictured.

Session #9 -- Advertising I

Purpose:

This session was designed to try and help children differentiate between a commercial and a program.

Procedure:

The children were first asked if they knew what a commercial was. One child said it was an ad on television, but the rest really couldn't formulate an explanation. The teacher explained that a commercial was a short message that comes before, during or after a program on television to tell you about things you can buy. It was also mentioned that you can't always believe everything a commercial tells you. The children were then taken to a room with a colour video cassette player and shown a tape with several cartoons and commercials. After each segment, the group would be asked if what they had just seen was a commercial or a program and why.

Discussion:

The children enjoyed watching the television and most of them could correctly tell which segment was a commercial and which was the program. However, some had difficulty explaining reasons for their choices. Two children seemed to have grasped the idea, however, because they said it was a commercial " 'cause it's telling you to buy Alpha Bits", and "it's short and tells you about Alpha Bits". The tape was a good one but was also quite long. Since small circle time was only for 10 minutes, therefore the children's exposure to the commercials was very limited. The concept of advertising is a very abstract one to a young child but it was very helpful to have actual programs and commercials for the children to see, rather than having to rely simply on explanations and verbal examples to tell the children what a commercial is.

Perhaps with more time available, more discussion could have taken place about what the differences between commercials and programs are and about the purpose of commercials.

Session #10 -- Advertising II

Purpose:

The purpose of this activity was to further the children's understanding of television advertising and to spark their interest in advertising or commercials, and thus, perhaps prompt them to ask questions, both of the teachers but more importantly of their parents at home as the family is watching television.

Procedure:

First, the group reviewed what a commercial is, talked about what commercials try to do and talked about what they had seen in small circle the day before. Next, everyone sat in front of a large television cabinet with the parts removed. The teacher explained that the children could make their own commercials and a box was brought out containing products such as cereal box tops, other food products, etc. Each child chose a product and the teacher modelled making a commercial by getting inside the cabinet and promoting the product. Each child then had a turn to get inside the television and say their own commercial about the product they had chosen.

Discussion:

At first, the kids were hesitant about getting up and doing their commercials, perhaps because the head teacher was videotaping them, but once one child got up and did his the rest eagerly asked for a turn.

Most of the children grasped the idea that the commercial was to tell people good things about the product and one little girl's commercial included things like "you should buy this milk because it is good for you and it tastes good and you can drink it because it's not poison".

The food products seemed to be the easiest for the children to promote, perhaps because this is something with which they have a lot of personal experience, and they have also been exposed to much advertising for food products during their television viewing.

Session #11 -- Shopping I

Purpose:

The objectives for this session dealt with shopping concepts. The activities were designed to show the children the general sequence involved in shopping, i.e., go to the store, pick out the goods, take them to the cashier, pay for them, receive the change and take the goods home. It was also a good opportunity to let the children handle money in a real shopping situation.

Procedure:

The teacher took the children for a walk to a small, nearby store to buy items for the preschool snack time. Once the children arrived, they were instructed how to behave while inside and encouraged to ask the store manager any questions that they had (permission had been previously arranged with the store). The group went inside and the children were allowed to look around. Then the teacher asked four children to go and pick out the necessary items and the other four children were given the money to pay for an item and wait for the change. The child who picked out the item then got to carry it back to the preschool.

Discussion:

The children were very well behaved inside the store and they really enjoyed the chance to get out for a walk. While inside, they looked around and naturally asked if they could buy all sorts of

"goodies" they saw. They were also very excited about actually getting to pick out and pay for the products. The buying transactions went very smoothly except that two of the children had to be reminded to wait for their change and one almost forgot to take his package with him.

Session #12 -- Shopping II and Home Processing of Purchased Goods

Purpose:

The purpose of this session was to further the children's learning of shopping concepts and provide them with a chance to help in the preparation of the products they previously purchased.

Procedure:

Firstly, the group recalled the trip to the store the day before and they also recalled what items had been purchased. The children were then told that they were going to help prepare the products for the preschool snack. First, they all washed their hands and took a seat at the preparation table. The children cut up canned luncheon meat into cubes, cut up cheddar cheese into cubes and made orange drink from crystals.

Also, in the fantasy play area a supermarket was set up for the children. Empty paper bags, cans, cartons and boxes were brought in to stock the store. A cash register was set up with play money and a low table served as a check-out aisle. There was also a toy shopping cart for the children to use and purses for them to carry money. At the beginning of free play, the teacher played with several of the children, modelling the shopping sequence, i.e., get a basket, pick

out items you need, take them to the cashier, pay for them, receive the change and take the groceries home.

Discussion:

The children really enjoyed the role playing and they liked to alternate between being the shopper and the cashier. Their shopping behavior was very realistic, i.e., choosing things off the shelves, taking them to the cashier, saying "hello" to customers', ringing in the items in the cash register, packing them into bags, pretending to pay, taking their groceries "home" and saying "thank you -- have a nice day and please come again".

The children also enjoyed preparing the snack and they were very proud that they had "made" the snack for the whole preschool. It also gave the children a chance to relate their shopping experience of the previous day with a further real experience in the preparation of the purchased products.

Session #13 -- Energy Conservation - Sources of Goods

Purpose:

The objectives for this session covered two separate topics. First, a lesson was planned for introducing the children to energy conservation and the second objective was to help the children understand the process goods go through before arriving at the store.

Procedure:

In large circle, the teacher asked the children what energy was and what different kinds of energy they could think of. Then the teacher and children discussed what the words "conserve" and "waste" meant. On the felt board, the teacher then told a story about an energy wasting

dragon and how the Mizer puppet (Brown and Wilson, 1978), an ageless, sexless, sun figure teaches the dragon how to use energy wisely. The story and felt figure shapes are included in Appendix C. After the story, the children were asked to recall what points Mizer had said about using energy and to add any other tips they could think of for conserving energy.

In small circle, the group discussed what things come from a cow and from a chicken. The teacher used a picture showing a cow surrounded by various dairy products and a similar one for the chicken. Then, each child was given a sequence puzzle showing how things get from their natural state to the store, i.e., wheat to bread, oranges to frozen orange juice concentrate, sheep to a wool sweater, etc.

For the end of the circle, the children went "fishing" for dragons cut out of paper which had energy saving reminders written on. A fishing pole with a magnet on the end was used to "catch" the dragons which had paper clips attached to them. The dragons were then clipped on to the children's clothing so that they could be taken home.

Discussion:

In large circle when the children were asked what kinds of energy there is, they came up with "human energy", "food energy", "power", "electricity", "wind", "sun" and "water". When asked what they could do to save energy the children said "turn off the water", "turn off the T.V.", "walk or ride your bike instead of driving", "turn off the lights" and one little boy suggested that you could "turn down the sun". The energy lesson went very well and the ideas seemed to have really made

an impression on the children. Later on in free play, one little girl made a chalk colouring and she told the teacher that she had used both sides of the paper to conserve paper.

The children also enjoyed working with the sequence puzzles and they appeared to understand what was being illustrated. However, because the sequences were puzzles which are self-correcting and there wasn't much time for discussion afterwards, it is difficult to say whether the children could do the sequences correctly without the aid of puzzle edges. Perhaps an activity which could be used at some point after the puzzles would be similar straight-edged sequence puzzles.

Session #14 -- Food Processing and Buying - Restaurants

Purpose:

This session was intended to expose the children to the workings of a restaurant.

Procedure:

The children were taken for a guided tour of Mother's Pizza Parlour. The manager showed the children around the dining room, the dishwashing area, the freezers and stock rooms, the preparation areas and he showed them how a pizza is made. After the tour, the group was treated to pizza and soft drinks in the dining room.

Discussion:

Naturally, the children had a good time on the tour and had all kinds of things to tell their parents when they came to pick up the children. It is a good idea to introduce the children to different stores and services in the community and tours of places such as stores, restaurants, fire halls, etc., are a good way to accomplish this.

Results

On both of two available days for post-testing, the children were taken on unscheduled field trips which made access to them for questioning impossible. Due to this unfortunate lack of comparison data, there was no basis for determination of the effectiveness of the materials other than the student teacher's direct observations and evaluations within the preschool. Based on these observations and subjective evaluations, the following are the results of the testing of the materials and activities.

All of the children were able to match coins during the pretest, and they all had no trouble with the matching and sorting activities. During the pretest, only three children could name a nickel and a penny and none could name a quarter or a dime. By the end of the semester, at least three children could name all of the coins and all of the children knew at least penny and nickel. At least two of the children could consistently give the teacher which ever coin was requested.

All of the children now recognize the poison symbol and most at least recognize the other three symbols as danger signs. All the children know not to eat or drink anything with a poison symbol or other danger sign on it. Parents have reported that their children have come home to tell them and other children about danger signs, and have warned them not to eat poison because you might die. Previous to the hazardous products lesson none of the children knew what the symbols were or what they meant and some of them didn't know what "poison" meant either. The children are also able to distinguish which types of products can and cannot be eaten but there is no data to suggest whether or not the classroom activities affected this ability.

Some of the children had some concept of what a bank was, but it is difficult to suggest whether or not their role playing in the "bank" helped them to understand or clarify any of their notions about banking.

Prior to the activities on jobs and work, the children were asked what a job was. A few of the children said that that is where daddy goes but the rest did not know. Several days after the activities, each child could tell the teacher what their parent's job was and could explain, at least to some degree, what a job was.

At the time of pretesting, only three children had any kind of a vague notion of what a commercial was, i.e., "comes on for a minute", "is on when the show's not on". However, when they were asked what a commercial was after the advertising activities, the teacher received answers such as "it's an ad" and "it comes on after the show and tells you things" and "tells you about things you can buy". Also, all of the children could give some sort of answer other than "I don't know". Some of the children were also beginning to grasp the purpose of commercials.

The grocery store that was set up in the preschool was a very popular area and the children really enjoyed this role playing. These kinds of experiences are good in that they give the children a chance to practise the kinds of skills they will need to develop in the future to be effective in the marketplace.

Prior to the lessons on energy, the children seemed to have had some knowledge about energy,but they needed prompting and encouragement to bring it to the surface to be expressed. Talking about energy helped

the children to think about the different kinds of energy there are and the things that can be done to conserve it. The idea of not wasting was also generalized to other areas in some of the children, i.e., paper conservation. The take-home energy tips also helped the children to practise what they learned in the home and it helped to get the parents involved. Several parents reported that their children went around the house turning off lights and asking others to do so as well.

The children understood the processes involved in how goods get from their natural states to the stores, but more work would have to be done to see if they could conceptualize the process in their own minds and also to help them understand each individual step.

Discussion

In spite of the fact there was no real empirical data derived from the use of the materials, this phase of the project has provided some interesting insights into the area of preschool consumer education.

First, it was discovered that all of the teachers in the University of Guelph Lab Schools program, both paid staff and student teachers, were very interested and enthusiastic towards the concept of bringing consumer education into the preschool. It seems that teachers are open to the idea but have no clues as to where to find information about incorporating consumer topics into their curriculum. The exposure that this project has given to the idea of introducing consumer topics in the preschool has not only sparked much interest, but requests for information and materials as well. Also, parents commented that they were very impressed with and

pleased about the progress their children made in the areas of money concepts, saving energy and especially recognition of hazardous products. These parents also suggested that they would be interested in seeing more topics in the area introduced to the children, and they were pleased with the fact that the children could relate some of the things they learned to experiences in the home. The parents who made these types of comments were perhaps predictably parents who were from the university or other professionals, but with further information and parent education, the enthusiasm of parents with other backgrounds could also possibly be stimulated.

With respect to the objectives set out for this project, most were achieved at least to some degree.

It was found that the children were responsive and enthusiastic towards the concepts and activities presented to them and interest remained high throughout the semester. It was also discovered that the materials which worked best with the children were either audio-visual materials or activities in which the children actively participated and contributed. For example, the filmstrip and television viewing activities worked extremely well with the children as did activities such as the match cards or sorting pictures onto a felt board. In other words, the children reacted most favourably when the activity involved something they could do themselves and get involved in and/or where it was presented in a visually attractive manner such as television or film.

Also, if the teacher is an effective story teller with young children, this is also a very useful approach which works well, and

the use of felt board props is an added interest holder. Story-telling is much more effective than reading a story from a book and the more you can get the children involved in the story, i.e., repeating words or doing actions, the more enjoyable the experience will be for the children and the more they will remember it.

Another objective was to find out what the children already know. The data collected from the pretest, while not complete or standardized, was very useful and it provided a starting point from which to develop the activities. Because the children's knowledge is so limited the ideas presented must be greatly simplified, but there is an abundance of suitable concepts and topics which the children can learn and enjoy.

The materials and activities tried throughout the semester proved to be interesting, meaningful and educational for the children. Also, these activities were successfully incorporated into the existing preschool schedule and curriculum without seeming out of context or disjointed.

The children retained much of what they were exposed to and they were also able to generalize the concepts somewhat to other areas of the preschool and into their homes.

In future testing of this type, it would be most helpful to develop and administer a standardized questionnaire or scale for use as a pre-test and post-test. It is also necessary to speak with the children individually in a quiet, undistracting and separate room, as well as to have control over when the children may leave. It would also be useful to have more time available for presentation of the concepts. Each

concept needs to be introduced gradually and with several exposures to ensure maximum retention. Also, if the curriculum could be presented every day as opposed to just two days a week the effects of a child missing a session would not be as drastic. Due to time limitations, some concepts were only presented once or twice and if a child happened to miss that day he/she would miss the entire concept.

The actual preschool environment is a very useful place to conduct such testing of materials. Perhaps in the future more empirical testing in the preschool will result in increased knowledge in the area of preschool consumer education and the further development of curriculum ideas and materials -- a very worthwhile goal which needs much more attention from governments, researchers and teachers.

Appendix A

Appendix A

Questionnaire

1. What is money? What is it for?
2. What does it mean to sell something?
3. What is a price?
4. What does it mean to buy something?
5. Suppose that a piece of candy costs one cent, and you have a nickel, can you buy the piece of candy?
6. Have you ever been shopping? Where do you go? What do you do? Alone or with parents?
7. What kinds of store are there?
8. Where do the things in the stores come from?
9. How do you get money?
10. What is a job?
11. What is a bank?
12. Have you been to a bank? What did you do there?
13. When you go to the store to get a toy with your parents, how do you describe which one you want?
14. When you watch TV, you must see many commercials. What is a commercial?
15. What do commercials try to do?
16. What is your favourite commercial? Why?
17. What is the difference between a TV program and a commercial?
18. Do TV commercials always tell the truth?
19. When you are finished watching TV, do you turn the TV off? Why? After you wash your hands, do you turn off the water so that it doesn't drip? Why?

Appendix B

Appendix B

Child #1

1. Understanding of money
   - she knew the label "money"
   - understood the concept of using money to buy things -- for shopping

2. Coin identification
   - could easily match coins
   - knows the labels "nickle" and "penny", but can only correctly label the penny

3. Marketplace concepts
   - basically no concept of price, sell, where goods come from

4. Shopping experience
   - has been shopping with parents
   - didn't know names of different stores
   - understands you buy things when shopping

5. Banking experience
   - knew what a bank was, has been to one
   - knew you got money there but didn't know why

6. Choice
   - couldn't explain reasons for choices

7. Television and advertising
   - watches T.V.
   - didn't know what a commercial is

8. Conservation
   - knows to turn off T.V. and water tap

Child #2

1. Understanding of money
   - didn't use the label "money", called the coins pennies, didn't know where it comes from

2. Coin identification
   - could match coins, but identified coins on the basis of the face picture rather than the labels
   - knew you could buy something for 1¢ with 5¢ and have extra

3. Marketplace concepts
   - didn't know money, price, buy, but used the word buy in a sentence, didn't know where goods come from

4. Shopping experience
   - has been shopping, only knew the grocery store

5. Banking experience
   - didn't know what it was

6. Choice
   - couldn't get an answer

7. Television and advertising
   - didn't watch T.V. too much, only educational programs
   - didn't know what a commercial was

8. Conservation
   - knew to turn off T.V. so the electricity wouldn't run out
   - knew to turn off taps so that the water is not wasted

Child #3

1. Understanding of money
   - knew the word "money", said money came from a money store, thought you used money to count

2. Coin identification
   - could match coins but called them by their face pictures

3. Marketplace concepts
   - knew the concept of buy but not sell, didn't know where goods come from

4. Shopping experience
   - has been shopping, knew ice cream store

5. Banking experience
   - bank sells money

   Job
   - questionable answer - mom gets money for milk

6. Choice
   - personal preference -- likes blue cars

7. Television and advertising
   - watches T.V.
   - confuses programs and commercials
   - favourite commercial Sesame Street

8. Conservation
   - turns things off
   - didn't know why

Child #4

1. Understanding of money
   - knew the word "money"
   - didn't know where it comes from

2. Coin identification
   - could match
   - knew the name of nickle and penny and could correctly identify

3. Marketplace concepts
   - knew what a price is
   - didn't understand sell
   - didn't understand about value and change
   - didn't know where goods come from, except milk from cows

4. Shopping experience
   - goes with mother
   - knew different kinds of stores

5. Banking experience
   - knows what a bank is
   - understands you put money there and take it home again

6. Choice
   - personal choice -- pick a doll

7. Television and advertising
   - watches T.V.
   - knows that when a show is over a commercial comes on

8. Conservation
   - turns T.V. and water off because it might leak

Child #5

1. Understanding of money
   - understands you use it to buy things, says it comes from banks and stores

2. Coin identification
   - could match
   - could name penny, nickle, called a quarter - 25¢
   - didn't understand coin value and change

3. Marketplace concepts
   - understands price, buy, not sell
   - doesn't know where money comes from

4. Shopping experience
   - shops with mom and dad, Stone Road Mall
   - could name many types of stores

5. Banking experience
   - understands what a bank is for

   Job
   - understands what a job is

6. Choice
   - no answer

7. Television and advertising
   - watches T.V.
   - knows what a commercial is: is when movie is not on, doesn't know what they are for -- favourite one is milk one

8. Conservation
   - turns off T.V. and water tap
   - turns off tap because it will waste water if you don't

Child #6

1. Understanding of money
   - knows the label money
   - could match, thinks money comes from a piggy bank

2. Coin identification
   - labelled coins by their pictures
   - could match coins

3. Marketplace concepts
   - understands buy and sell, but not price
   - doesn't know where things come from

4. Shopping experience
   - shops with parents
   - could name different types of stores

5. Banking experience
   - understood bank
   - where you get money from

6. Choice
   - personal preference -- Mickey Mouse telephone

7. Television and advertising
   - watches T.V.
   - thought a commercial was news -- wrestling match was favourite one

8. Conservation
   - turns the T.V. off when its over
   - turns water off, didn't know why

Child #7

1. Understanding of money
   - knows the label of money
   - understands money is for paying
   - get money from the bank

2. Coin identification
   - could match but doesn't know the names
   - doesn't understand values

3. Marketplace concepts
   - no answer

4. Shopping experience
   - goes shopping
   - knows different types of stores

5. Banking experience
   - has been to the bank
   - mom and dad write on a card and give people money
   - can save money in the bank

   Job
   - understands concept of going to work and come home at night but doesn't understand getting paid for it

6. Choice
   - personal choice is green dress

7. Television and advertising
   - watches T.V.
   - knows a commercial just goes on for a minute and they say things

8. Conservation
   - turns off T.V. because it would be too much noise
   - turns off water because your mom would get mad

Child #8

1. Understanding of money
   - knows "money"
   - get money from work

2. Coin identification
   - can match but doesn't know names

3. Marketplace concepts
   - buy things with money

4. Shopping experience
   - knows different types of stores
   - understands steps of shopping -- pick something, go to the cash register, pay money

5. Banking experience
   - has been to a bank
   - mom gets money there

6. Choice
   - pick something you want

7. Television and advertising
   - watches T.V.
   - doesn't know what a commercial is

8. Conservation
   - turns T.V. off
   - turns water off -- don't waste water

Appendix C

Appendix C

FLANNEL BOARD STORY: MIZER AND THE DRAGON

MIZER and the Dragon

Once upon a time in the land of Stillwater, there lived a wicked dragon. The wicked dragon was always wasting energy. When he left a room, he would leave the lights on. What a waste of energy! If he had finished watching television, he didn't bother to turn it off. He would just leave the television set on. And he drove his car, everywhere, even to his grandmother's house which was only a block away. He was always wasting energy.

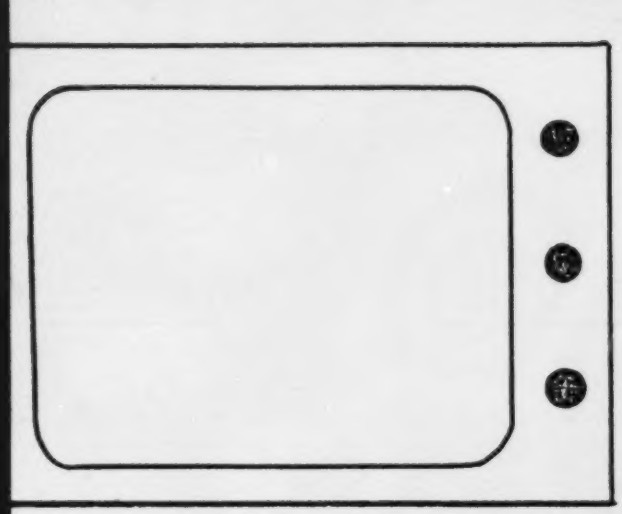
The people who lived in Stillwater were quite worried about the wicked dragon. They knew if he continued to waste energy there would be none left for the future. They decided to go to the most helpful person in town and find out how they could stop the wicked dragon from wasting energy. So they went to MIZER.

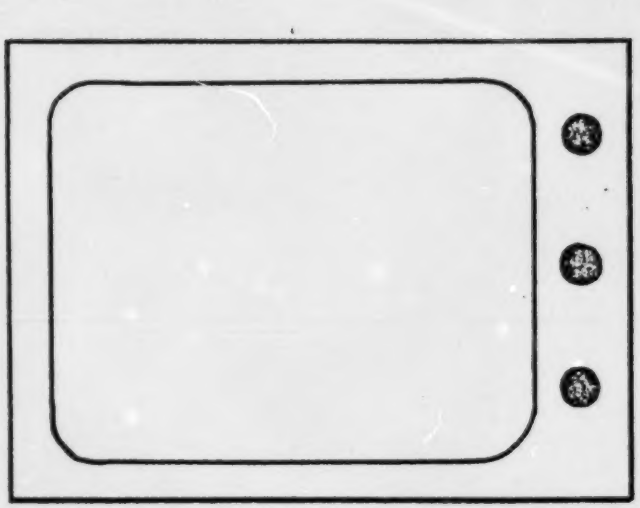
MIZER told the people of Stillwater that the dragon was not really wicked, he just didn't know how to use energy wisely.

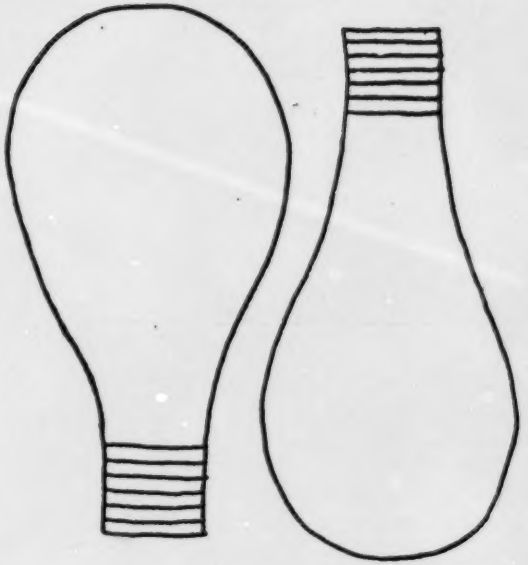
So MIZER went to the dragon and explained ways to use energy wisely. When you leave a room, be sure to turn the light off. It is a waste of energy to leave lights on in a room if no one is there. The same is true with your television. Turn it off when you're not watching it. It's good exercise besides using energy wisely to walk instead of driving your car when going short distances. This is using energy wisely.

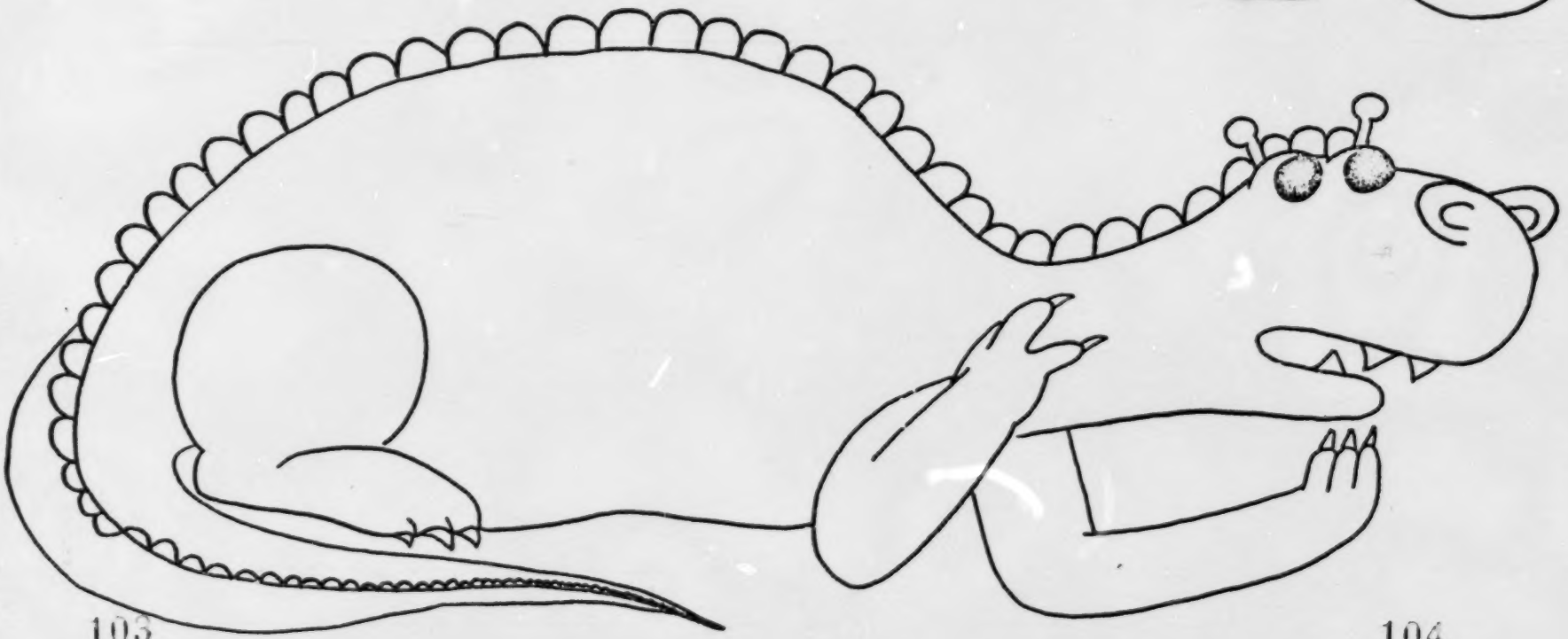
The dragon realized how wasteful he had been with energy. He decided he would learn to use energy wisely. So the dragon was smart. He learned to use energy wisely.

Adapted from "There Lived a Wicked Dragon" an environmental coloring book (SW-105) for children and adults written by Martha Finan for the Federal Solid Waste Management Programs, 1977.









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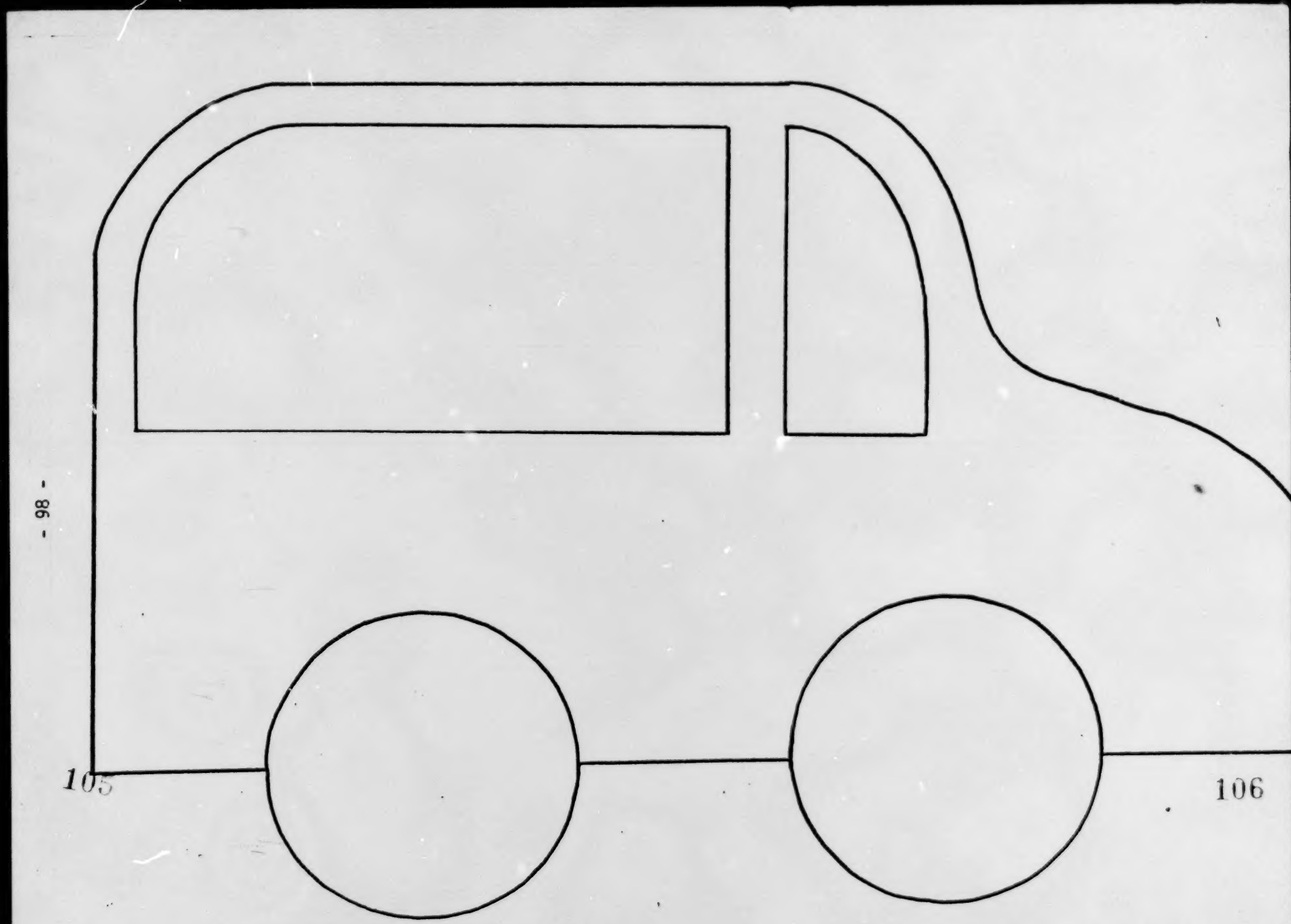

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CONCLUSIONS AND RECOMMENDATIONS

Part of the rationale for consumer education is that it represents an investment in human capital. Children are a potential target audience because the development of the values, attitudes and behaviours which facilitate good consumer skills begins in early childhood.

To date, the literature has focused on consumer education in the secondary shcool, and to a lesser degree elementary school, and for these levels there is abundant description of programs, materials and instruction techniques. However, consumer education for younger children has attracted far less attention. Due to this lack of research, arguments for early consumer education are not always based on empirical evidence, although this area is increasing, but rather they are often based on the assumption that consumer skills, like most skills are best taught and learned early in life. However, in the research which has been done in the area, as well as that on consumer socialization, there is ample indication that children at any age-graded stage of cognitive development possess the potential ability to learn various consumer related skills (Reid, 1978). Basic marketplace and economic concepts, when translated to an appropriate vocabulary level, can be learned by preschool children (Stampfl, Moschis and Lawton, 1978; Larkins and Shaver, 1969).

Children may not spend a great deal, but they do have a growing voice in family expenditures and more important are building a lifestyle and forming opinions of some permanence. Children's experiences can be systemmatically related to concepts and practices in consumer education

since they are already exposed to economic concepts through these experiences (Seefeldt, 1977). They shop with parents, have wants and needs, perhaps receive an allowance, receive the services of a physician, nurse, teacher, dentist, barber, etc., and come into contact with numerous jobs, production of goods and the economic systems of banking, etc. Without some guidance and help and organized meaningful presentation of economic concepts and understandings, children are left with confusion and misinformation pulled from unrelated, unexplained experiences (Seefeldt, 1977). Children in their early, formative years have an unlimited curiosity and an earnest desire for answers to their many "why" questions. These questions can provide excellent opportunities for significant learning.

It has been said that perhaps the best early childhood consumer education program would be a program for the parents, to equip them to take maximum developmental advantage of their child's daily experiences (Consumers Union of U.S., 1973). As has already been discussed, parents play a major role in the consumer socialization of their children. Consumer education can work, and all energies must be directed toward involving parents in their children's consumer development. In addition to the critical influence parents can have on their children, the formal school system presents a methodical and consistent program of learning, using professional talent and a wide selection of resources (Chamberlin, 1978).

Perhaps groups should stop looking to regulatory bodies as the only solution to public policy issues and put their energies toward getting parents and schools more involved in teaching children the skills necessary

to deal with the experiences to which they are exposed (Reid, 1978). Training programs designed for parents should be developed and introduced possibly through existing adult consumer education programs, so that parents know how to interact with their children in teaching effective consumer skills and are conscious of the impact that they can have on the development of these skills. Formal consumer education programs should also be developed to teach children basic consumer skills to serve as building blocks for further consumer knowledge. Research by Stampfl, Moschis and Lawton (1978) has suggested that a formal, more structured approach to presentation of consumer related subject matter should be chosen over the more common, open framework preschool approach if measurable improvement in learning is desired. Also, these programs must be extended into the home environment. The consumer studies curriculum should be a practical and integrated part of the traditional course work, and can be introduced into any subject area. The young child's natural curiosity and developing social awareness are useful, and young children also learn best when they are actively involved in the process and must contribute and participate (Braun and Wilson, 1978). Young children are egocentric and learn best when concepts, attitudes and skills are presented in relationship to their own personal experience. Also, the child's family experience is, to the child, universal and correct. Therefore, it is strongly recommended that educators respect the differing value systems to facilitate individual value development rather than attempt to impose specific values upon the child (Braun and Wilson, 1978). This is especially important when the backgrounds and values of the teacher and the children are dissimilar.

Aside from the very important development of programs and materials, empirical research needs to be done in the area of preschool consumer education.

RESOURCE PEOPLE

CANADIAN SOURCES

Bev Tyson
Consumer Information Centre
Ministry of Consumer and Commercial Relations
555 Yonge St.
Toronto, Ont. M7A 2H6

Includes a library available for educators and students. Many of the materials discussed in these reports are contained in their library.

Kathleen Francoeur Hendriks
Assistant Deputy Minister
Consumer and Corporate Affairs
23rd Floor, Zone 7
Place du Portage, Phase I
Hull, Quebec K1A 0C9

Summer Program - Product Safety

This program has been in existence since 1973. Students are hired to work in teams to present a puppet show, featuring two Martian puppets, Binkley and Doinkel. The puppet show is designed to teach children and parents the meaning of the hazardous product symbols. The shows are presented in schools, day care centers, shopping centers, and fairs.

Home Safe Home

This is a kit distributed free of charge by Consumer and Corporate Affairs Canada. Again it is centered around the two characters, Brinkley and Doinkel. The filmstrip is designed to introduce young children to the hazardous product symbols.

Food Talk

This program for young children began in 1979. Teams work through children to get nutrition messages to their parents and with parents directly.

Ken Shields
Director
Consumer Education Program
Alberta Consumer and Corporate Affairs
7th Floor, Capitol Square
10065 Jasper Avenue
Edmonton, Alberta T5J 3B1

Cosmic Coinship I

This publication is designed for parents to work through with their children. This colourfully illustrated book includes discussions of economic and money concepts. The activities in the book become progressively more difficult, therefore, only a few are relevant for preschool children.

TIPS Sheets

The sheets are designed for parents. Each sheet covers a different topic of interest (i.e. "Children's Allowances", "Buying Toys").

H. I. Hastings
Alberta Education
Devonian Building, West Tower
11160 Jasper Avenue
Edmonton, Alberta T5K OL2

Consumer Education Materials: An Annotated List

Grace Parasuik
Department of Education
411 - 1181 Portage Avenue
Winnipeg, Manitoba

The Book of Consumer Education Learning Activities, for K-6

A list of classroom activities. Some activities may be used with pre-Kindergarten children.

Lynda Clark
Nutrition Specialist
Department of Health and Social Services
Community Services Division
Home Economics Directorate
2nd Floor, 880 Portage Ave.
Winnipeg, Manitoba

Food for Little People

This booklet dealing with nutrition concepts for preschool children is designed for parents to use. Activities and recipes are included.

Food and Nutrition Education in Day Care

This booklet is designed to help operators of day care centers plan nutritious meals for children. Also, games and activities are outlined which teach nutrition concepts to children.

UNITED STATES SOURCES

John Forbes
Director Interino
Centro de Investigaciones Comerciales
Facultad de Administracion Comercial
Universidad de Puerto Rico
Rio Piedras, Puerto Rico

Two studies on Television and Consumer Behavior of Children are available from this department.

Diana Umstattd
School District of the City of Saginaw
550 Millard
Saginaw, Michigan 48607

Consumer Economics Education Curriculum Guide - Level I (Grades K, 1 and 2)

This guide lists activities and consumer education materials designed to teach consumer concepts to young children.

Betty Steffy, Director
Curriculum Development
Allegheny Intermediate Unite
Suite 1300
Two Allegheny Center
Pittsburgh, PA 15212

Consumers' Choice (K-4) - curriculum manual

Elaine Wilson
Parenting Specialist
Home Economics Cooperative Extension
Division of Home Economics
Oklahoma State University
Stillwater, Oklahoma 74074

Energy Education: The MIZER Series

An energy education guide designed specifically for preschool children.

Patty Miller
Information Specialist
Consumer Education Resource Network
1555 Wilson Boulevard
Suite 600
Rosslyn, Virginia 22209

The Consumer Education Resource Network (CERN) is a national resource and service network for the consumer education field. CERN provides access to human and material resources and provides training and technical assistance on a nationwide basis.

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